disha
Publication Inc

Month *by* Month ANALYSIS 2019

Decoding How 2019 changed the Indian Social, Political & Economic Climate.

- Month-wise India/ World at a Glance
- Month-wise India/ World Timeline
- People, Events, Ideas and Issues
- Glimpse of Environment, Agriculture, Banking & Railways
- Bills & Acts
- Policies & Schemes
- SWOT Analysis
- Emerging Trends
- Game Changers

What is in store in 2020?

Essays

National Register of Citizens   **Indian Trade Deficit**
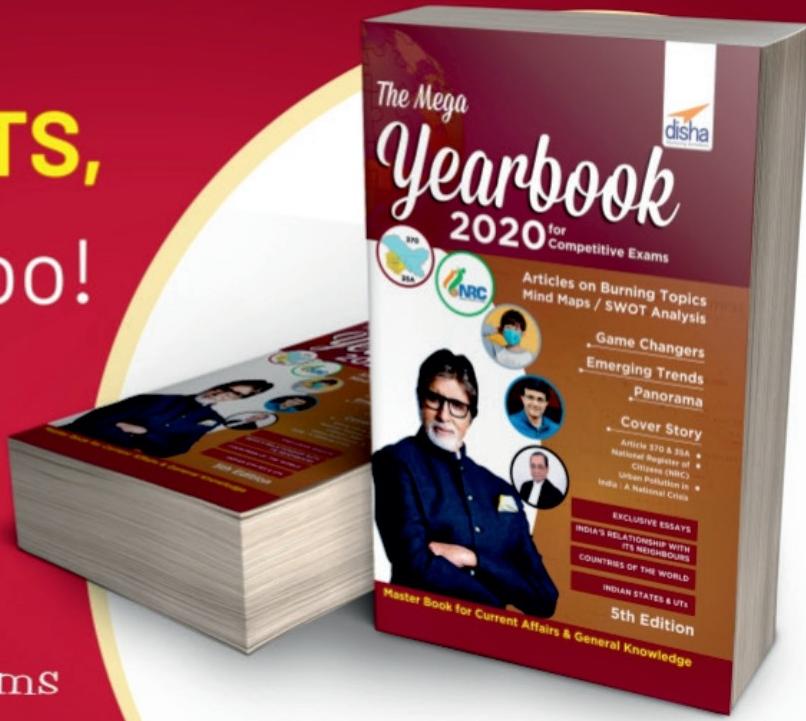
Revisiting 2019

INDIA AT A GLANCE

JANUARY		
Social	**Economy**	**Polity**
Constitution (103rd Amendment) Act, 2019: 10% reservation for economically weak in general category	GST Council reduces GST Rates of 23 goods and services; revised rates effective from January 1, 2019	Article 35-A: Supreme Court to take 'in-chamber' decision on plea challenging the legislation
Parliament passes Right of Children to Free and Compulsory Education (Amendment) Bill, 2018	RBI constitutes U.K. Sinha led Expert Committee on Micro, Small & Medium Enterprises	National Voters' Day 2019 observed in India
Sahitya Akademi Awards 2018 presented to 24 writers; Hindi writer Chitra Mudgal among winners	RBI constitutes U.K. Sinha led Expert Committee on Micro, Small & Medium Enterprises	Lok Sabha passes Citizenship Amendment bill
Bharat Ratna 2019: Pranab Mukherjee, Nanaji Desh-mukh, Bhupen Haza-rika conferred honours	Supreme Court upholds constitutional validity of Insolvency and Bankruptcy Code	Congress wins Ramgarh; BJP wins Jind bypoll
FERBUARY		
Vande Bharat, India's first semi-high speed train launched	New e-commerce policy comes into effect	Priyanka Gandhi officially joins mainstream politics as Congress's general secretary of eastern UP
Anoop Satpathy-led Expert Committee submits report re-commening National Minimum Wage at ₹ 375 per day	Finance Minister Piyush Goyal presents Interim Budget 2019-20 before 2019 elections	Mamata-Centre row: Parliament adjourned after protests by Trinamool over alleged misuse of the CBI
Cabinet approves Promulgation of Banning of Unregulated Deposit Schemes Ordinance, 2019	"Relief for Angel Investors - Govt clears proposal to encourage investments in Start-Ups; hikes tax exemption cap"	Mayawati has to repay public money spent on erecting her statues, BSP symbols in parks: SC
Sushil Chandra appointed as new Election Commissio-ner; Pulwama attack, 40 CRPF personnel killed	Cabinet approves merger of Vijaya Bank, Dena Bank with Bank of Baroda	Supreme Court refuses to government plea to extend NRC verification beyond November 2

| MARCH		
The Swachh Bharat Mission Grameen (SBM-G): Over 96% of households in Rural India use toilets-Survey	Textile Ministry launches comprehensive scheme for the development of knitt-ing and knitwear sector under PowerTex India	SP-BSP-RLD tie-up for 2019 Lok Sabha elections; no alliance between AAP and Congress in Delhi
SC Proposes Mediation Panel for Ram Janmabhoomi-Babri Masjid Land Dispute Case	Cabinet approves measures to promote Hydro Power Sector including renewable energy source	Government Imposes Ban On Jamaat-e-Islami Jammu & Kashmir
Lok Sabha elections will be organised in seven phases, beginning from April 11, will conclude on May 19; results on May 23	Mukesh Ambani figures in top 10 richest individuals globally: Loong Palace Hurun Global Rich List 2019	Pramod Sawant sworn in as new Goa chief minister after death of Manohar Parrikar
Former Supreme Court judge, Pinaki Chandra Ghose likely to be appointed as India's first Lokpal	RBI categorises IDBI Bank as Private Sector Bank; SBI, ICICI, HDFC remain Systemically Important Banks	"Goa CM Pramod Sawant wins floor test after 20 MLAs vote in his favour"
APRIL		
Chandrayaan-2 to carry NASA instruments; ISRO to launch 29 satellites	Supreme Court quashes RBI circular on insolvency issued last year	Rahul Gandhi files nomination from Wayanad, Amethi
Jet Airways in debt of over USD 1 billion defaulted on its loan repayments to banks	BOB, Vijaya Bank, Dena Bank merger became effective on April 1, first-ever 3-way merger in India's banking sector	Prime Minister Narendra Modi files nomination papers from Varanasi
Mission Shakti: India shoots down live satellite, becomes 4th nation to enter elite space power club	"RBI issued the guidelines for banks to set up new currency chests; Vikram Kirloskar takes charge as CII President"	Lok Sabha Elections 2019 First Phase: Phase I held in 91 constituencies
The Services team emerged as winner of the 2019 Santosh Trophy; Three-judge panel to probe case against CJI	RBI sells entire stake in Nabard, NHB for Rs 1,450 crore and Rs 20 crore, respectively	Congress-AAP alliance fails to shape up, 3-way contest unfolds in Delhi
MAY		
Environment Minister rejects global reports claiming 1.2 million deaths in India due to pollution	RBI imposes fines on PPI issuers- ₹ 3.05 crore on Vodafone m-pesa and ₹ 1 crore each on Mobile Payments, PhonePe	India has robust plan to import oil from other countries: MEA
CJI sexual harassment issue: former SC staffer says she won't take part in panel hearing	RBI releases vision document for e-payment system for boosting customer awareness, setting up a 24X7 helpline	Arun Jaitley takes break from active politics, writes letter to Modi

Cyclone 'Fani' intensified into a 'severe cyclonic storm' heading towards the Odisha coast-IMD	Nandan Nilekani Committee on Digital Payments submits its report to RBI	India invites BIMSTEC leaders for PM Narendra Modi's oath-taking ceremony on May 30
India's military spending up by 3.1% in 2018 while Pakistan's military spending rose by 11%	Jet Airways crisis: faces heavy losses in stock market, and over Rs 8,500 crore bank debt	PM Narendra Modi takes oath on 30th May; 25 Cabinet ministers, 33 MoS also take oath at the Rashtrapati Bhavan
JUNE		
Deadline for finalisation of Assam NRC will not be extended: SC; Cyclone Vayu : 52 NDRF teams deployed, 2.8 lakh people evacuated	Nirmala Sitharaman assumes charge as India's first woman Finance Minister	Former Home Minister & senior BJP leader Rajnath Singh took charge as the Defence Minister on June 1
DRDO successfully test fires AKASH MK-1S missile; Ajit Doval reappointed as National Security Adviser, gets Cabinet rank	Net Banking gets cheaper; RBI removes charges on RTGS & NEFT; sets up Committee on ATM charges	Congress will not stake claim for the position of Leader of Opposition in Parliament since it is short of the necessary numbers
NITI Aayog reconstituted: Amit Shah, Rajnath Singh appointed as ex-officio members; Rajiv Kumar reappointed Vice Chairman	New income tax rules with revised guidelines comes in effect from today	Mayawati calls off BSP-SP alliance in by-poll elections; Sonia Gandhi re-elected as leader of Congress Parliamentary party
Virat Kohli becomes fastest to score 11,000 ODI runs takes 222 innings (230 ODIs)	Yashovardhan Birla declared 'wilful defaulter' by UCO bank	Virendra Kumar to be Pro-tem Speaker; Om Birla becomes Speaker of 17th Lok Sabha succeeding Sumitra Mahajan
JULY		
Mumbai rains paralyse city claiming over 30 lives due to collapse of Ratnagiri dam	Economic Survey 2019 Analysis: 7% GDP growth, $5 Trillion economy, BADLAV, Sundar Bharat & More	Rahul Gandhi announces his resignation as Congress Chief on Twitter on 3rd July
Jaipur, known for its iconic architecture made its entry into the UNESCO World Heritage Site list	Union Budget 2019: No changes in personal income tax rates, additional surcharge on the super rich	Anusuiya Uikey, Biswa Bhusan appointed Governors of Chhattisgarh & Andhra Pradesh
Chandrayaan-2 lift-off on July 22 from Sriharikota; 3 components, orbiter, lander & rover, carried by launch vehicle	Inter-ministerial committee recommends ban on private cryptocurrencies in India	"Three-time Delhi CM Sheila Dikshit passed away at 81; condolences pour in from PM Modi to President"
"Triple Talaq Bill gets President's assent on July 31, becomes a law; Tiger count rises 33% in India, now the count is 2967"	Merger of PSU Insurance Companies announced: National Insurance, Oriental India & United India	Karnataka government of HD Kumaraswamy collapsed; Yeddyurappa becomes CM for fourth time

AUGUST		
Former President Pranab Mukherjee conferred Bharat Ratna; Ravish Kumar-NDTV won Ramon Magsaysay Award 2019	Govt announces mega merger of PSBs, bringing down their number to 12 from 27 in 2017	Article 370 & 35A scrapped in J&K; bifurcated into 2 UTs – Ladakh & J&K
IAF Wing Commander Abhinandan Varthaman honored with the Vir Chakra gallantry medal	Karnataka topped SARAL index which evaluates states on basis of their attractiveness for rooftop development	Sonia Gandhi named as the Interim Congress President after Rahul Gandhi steps down
P.V. Sindhu becomes first Indian to win Badminton World Championships gold; PM Modi conferred with Order of Zayed	RBI approved transfer of a record Rs 1.76 lakh crore dividend and surplus reserves to govt	Former External Affairs Minister Sushma Swaraj passed away; Arun Jaitley, former Finance Minister, passed away
Chandrayaan 2 sends back first image of moon, Mare Orientale basin and Apollo craters visible	Govt merges 10 public sector banks into 4 making the number of banks from 27 in 2017 to 12	Assam: Final National Register of Citizens released, 19 lakh people don't submit claims
SEPTEMBER		
One Nation One Ration Card scheme will begin in Kerala, Karnataka & other states to ensure all beneficiaries can access PDS across the nation	India's economic growth dips to 7-year low of 5% in April-June; Economic growth was 8 per cent in the same quarter of 2018-19	T Soundararajan appointed as Telangana Governor, Kalraj Mishra to Rajasthan, Bandaru Dattatreya to Himachal Pradesh
Chandrayaan 2: Two km from Moon, Vikram lander loses contact with mission control; Lander Vikram intact, lying in tilted position on moon surface-sources	Housing, Auto & MSMEs Loans to get cheaper from Oct 2019; RBI asks banks to link certain loans to External Benchmarks like Repo Rate	Arif Mohammed Khan appointed governor to Kerala; Bhagat Singh Koshyari appointed to Maharashtra
Single-use plastic items - small plastic bottles, plastic bags, straws, cups, plates, certain types of sachets- will be banned from Oct 2.	Indian market suffered heavy losses with Sensex falling by 704 points to 36,419.09; Nifty slumping below 10,800, giving up all its gains of 2019	Former J&K CM Farooq Abdullah arrested under the Public Safety Act (PSA); kept under house arrest since revocation of Article 370
Air Marshal RKS Bhadauria to be next Indian Air Force Chief	Govt notifies new rules for foreign funding of NGOs; Any individual receiving a personal gift of Rs 1 lakh needn't inform the govt	J&K Bifurcation: 3-member committee will oversee distribution of assets & liabilities of UTs of J&K & Ladakh
OCTOBER		
PM Modi conferred the "Global Goalkeeper" award by Bill & Melinda Gates Foundation for Swachh Bharat Abhiyan	RBI imposes restrictions on PMC Bank for 6 months; maximum limit capped at ₹ 10000	Assembly Elections in Haryana, Maharashtra take place on October 21; BJP forms govt with Independents in Haryana

Amitabh Bachchan honoured with Dadasaheb Phalke award; Mahatma Gandhi 150th birth anniversary	RBI rejects proposed merger plan between Indiabulls housing Finance and Lakshmi Vilas bank	BJP-Shiv Sena alliance retains power in Maharashtra; President rule in Maharashtra
India declared open-defecation free; Sourav Ganguly 1st India cricketer in 65 years to become BCCI president	India gets the first tranche of Swiss account under the automatic exchange framework	Girish Chandra Murmu & Radha Krishna Mathur appointed as J&K's & Ladakh's first Lieutenant Governors respectively
Justice SA Bobde to take oath as 47th Chief Justice on 18 Nov; CJI Gogoi initiates appointment process	Mukesh Ambani tops the Forbes Richest Indian 2019 list while Gautam Adani secured the second position	From 31st Oct, Jammu & Kashmir officially divided into two union territories as Jammu & Kashmir and Ladakh
NOVEMBER		
SC asks Punjab, Haryana, U.P. to end stubble burning immediately; Delhi air improves to 'poor' category	Global Competitiveness Index 2019: India slips down 10 places to 68th rank, Singapore replaces US at top	Jharkhand Legislative Assembly Elections 2019 will be held from Nov 30; counting will take place on December 23
Ayodhya verdict: Ram Temple to be built at disputed Ayodhya site, 5 acres of alternate land for Muslims	RBI issues new compensation guidelines for private, foreign bank CEOs	SC dismissed all review petitions filed against its December 14 2018 judgement on the controversial Rafale deal
DECEMBER		
Union Minister for Food Processing Harsimrat Kaur Badal inaugurated Steel Silo based Avantee Mega Food Park in Dewas, Madhya Pradesh.	Disinvestment of 33 CPSEs: Air India, BPCL, 31 others get strategic disinvestment	Karnataka bypoll results: BJP wins 12 out of 15 seats; Congress 2, others 1; BS Yediyurappa retains majority
Disha Act: Andhra Pradesh Govt approved creation of fast-track courts to curb crimes against women and children	The National Electronic Funds Transfer (NEFT) system will be made available 24x7 on all days from December 16, 2019.	Jharkhand Assembly Elections: Polling to be held in 5 phases from 30 Nov to 20 Dec 2019; Results on 23 Dec 2019
World Malaria Report 2019: India reported largest reduction in malaria cases in 2018	According to weekly data released by RBI, the foreign exchange reserve touched a new high of 451.08 billion USD	Justice Nanavati- Mehta Commission gives clean chit to Narendra Modi in 2002 Gujarat riots
In Delhi's worst fire tragedy in 20 years, at least 43 peopl killed at Filmistan's Anaj Mandi area in central Delhi	RBI Fifth Monetary Policy Highlights: Repo rate unchanged; GDP forecast lowered to 5 percent	Citizenship Amendment Bill passed by Ls & Rajya Sabha; got assent by President, becomes Act; anti-CAA protests all across India

WORLD AT A GLANCE

| JANUARY		
Social	**Economy**	**Polity**
2019 Golden Globe Awards: Bohemian Rhapsody wins Best Picture Drama	India, Japan sign Exchange of Notes and Loan Agreements on Japan's assistance Loan to India	US Defence Secretary Jim Mattis resigns, cites differences with Trump; Patrick Shanahan takes charge
Mary Kom becomes 'World No 1' Boxer in latest AIBA World Rankings	The annual meet of World Economic Forum (WEF) began on January 22, 2019 in Davos, Switzerland.	Belgium, D Republic, Germany, Indonesia & SA assume charge as Non-Permanent Members of UN SC
India takes over operations of Chabahar Port; sets up India Ports Global Chabahar Free Zone	"India replaces Japan to be world's second largest steel producer"	US Chief of Staff Kevin Sweeney resigns
India improves ranking on Corruption Perceptions Index 2018; moves to 78th position	UAE, Saudi Arabian central banks launch common digital currency called 'Aber'	Brexit: UK Parliament rejects Brexit Deal, May wins no-confidence vote
FERBUARY		
India liberalises e-visa regime, makes it more tourist-friendly	Trump declares National Emergency in an attempt to bypass Congress to approve $5.7bn for Mexico wall	US pulls out of Intermediate-Range Nuclear Forces treaty with Russia
The third Indo-German Environment Forum with theme "Cleaner Air, Greener Economy" held in New Delhi	European nations set up transaction channel 'INSTEX' to trade with Iran	Saudi Crown Prince Mohammed bin Salman bin Abdulaziz visits India
India, Morocco sign four MoUs to enhance cooperation	India withdrew the 'Most-Favoured Nation' status to Pakistan following the Pulwama terror attack	US president Donald Trump declares national emergency to build US-Mexico border wall
Afghanistan begins exports goods to India through Iran's Chabahar port bypassing Pakistan route	India, ADB sign 926 million dollar loan agreement to operationalise two lines of Mumbai Metro	Trump-Kim Vietnam Summit: President Donald Trump met Kim Jong Un in Vietnam
MARCH		
Geneva Convention facilitates IAF pilot Abhinandan's safe return to India from Pakistan	US to end preferential trade status for India, Turkey on Generalized System of Preferences (GSP) benefits	France reiterates support for India's permanent seat in UN Security Council
India rejects OIC resolution on "Indian terrorism" in Kashmir; France supports India's permanent seat in UNSC	India signs $250 million loan agreement with WB for National Rural Economic Transformation Project	Donald Trump held second summit with Kim Jong Un in Vietnam to denuclearise North Korea

PM Modi and PM Hasina Jointly Inaugurates Development Projects	EU announces changes to Brexit deal ahead of crucial vote	Mohammad Shtayyeh named as new Prime Minister of Palestine by the President Mahmoud Abbas
India is world's second largest arms importer; Saudi Arabia tops the list: SIPRI Report	India, US agreed to build 6 nuclear power plants in India to boost bilateral civil nuclear energy cooperation	UK Parliament votes to delay March 29 deadline of Brexit

APRIL		
As per latest FIFA rankings, India is on 101st position while 18th in the Asia.	Italy joins China's Economic Silk Road project	UAE honours PM Narendra Modi with its highest decoration Zayed Medal
Russia confers highest Order on PM Modi for exceptional services in promoting a special strategic partnership	David Malpass named World Bank President	Kazakhstan renamed its capital Astana as 'Nursultan' in honor of outgoing leader Nursultan Nazarbayev
India ranked 140 in World Press Freedom Index 2019; Wrestler Bajrang regains world no. 1 spot	Trump threatens to hike tariffs on China by an additional $300 billion	EU agrees to delay the Article 50 process, postponing Brexit beyond its designated deadline March 29
US to end sanctions waivers for Iranian oil importers; UAE adopts National Artificial Intelligence Strategy	"US places India on 'Priority Watch List' alleging lack of measurable improvements to its IP framework"	Zuzana Caputova elected as Slovakia's first female president

MAY		
A series of bombings struck churches and hotels in Sri Lanka on Easter Sunday killing more than 250 people	Pakistan gets loan $6 billion from the IMF in addition to $2 to $3 billion from World Bank & Asian Develop Bank	US seeks ouster of President Nicolas Maduro & recognizes Juan Guaido as president
British Parliament became world's first to declare a climate emergency; Ireland follows suit	Denied H-1B visa to Indian professional, US IT firm sues Trump government	Gaza-Israel hostilities flare up with rocket attacks, air strikes
Trump declares national emergency to protect US computer networks from foreign adversaries	"India's economic growth in final quarter of FY2019 to 5.8% compared to 6.6% in 3rd quarter of FY19"	Benjamin Netanyahu sworn-in as Israeli PM; UN designates Masood Azhar as Global Terrorist
UNESCO World Heritage Sites: Orchha Town of Madhya Pradesh added to Tentative List	India stops importing oil from Iran after American waivers granted to eight buyers expired in May	African National Congress's (ANC) Cyril Ramaphosa elected as South Africa's President

JUNE		
ICC Cricket World Cup 2019 will be held in England & Wales on May 30, with host England playing SA	Trump threatens to hike tariffs on China by an additional $300 billion	China to 'fight at all costs' for 'reunification' with Taiwan: defence minister
UK HC begins hearing fugitive Nirav Modi's appeal against a lower court's order to deny him bail in USD 2 billion PNB fraud	US to revoke India's 'beneficiary developing country' status from June 5	"After IAF move, Pakistan likely to lift the airspace ban along its eastern border with India"

India slams the Organisation of Islamic Cooperation after it announced a Special Envoy for Jammu and Kashmir	Raghuram Rajan only outsider among top contenders for UK central bank chief	UK's Theresa May steps down as party leader, triggers race for successor
Pakistan was placed on the grey list by the FATF in June 2018 for failing to curb anti-terror financing	Iran warns any clash in the Gulf would push oil prices above $100'	PM Modi in Bishkek for SCO summit, held bilateral talks with Xi Jinping & Vladimir Putin

JULY		
PM Modi had trilateral meeting with Donald Trump & Japanese premier Shinzo Abe in Osaka	Senate of France allows imposing a tax on the revenues of tech giants like Google, Amazon & Facebook	PM Modi & Saudi Crown Prince Mohammed bin Salman meet at G20 Summit 2019
Kulbhushan Jadhav Verdict: ICJ asks Pakistan to review death sentence, grant consular access	SBI's Anshula Kant has been appointed as the new World Bank MD and CFO	Kyriakos Mitsotakis sworn in as Greece's new prime minister, winning over leftist Syriza
Ebola outbreak in DR Congo declared as a global health emergency by WHO	India ranks 43rd most competitive economy in the world in IMD World Competitiveness Rankings-2019	Boris Johnson of Conservative Party chosen as the U.K.'s next prime minister
World commemorates 50th launch anniver-sary of Apollo 11, Neil Armstrong & Buzz Aldrin first on Moon	Anshula Kant appointed as Managing Director and Chief Financial Officer of the World Bank	Indian-origin MP, Priti Patel takes charge as UK's first Indian-origin home secretary

AUGUST		
Netherlands new law bans wearing of burqa and niqab in public transport, hospitals, schools and government buildings.	India slips to 7th spot in Global GDP Rankings of 2018, UK & France at 5th & 6th respectively: WB	Pro-democracy protests in Hong Kong rolled into their 11th week
Amazon Rainforest fire: Bolivia ordered air tanker, Boeing 747 'Supertanker', to put out fire	Saudi Aramco to buy 20% stake in Reliance oil to chemical business in one of India's largest FDI deals to date	Hong Kong protests: a bill that would allow individuals to be extradited to main-land China
Saudi Arabia lifts travel restrictions on women, grants them greater control	FATF Asia Pacific Group places Pakistan on (Enhanced) Blacklist for not fighting terrorism & money laundering	PM Modi in G7 summit; will meet Trump & discuss Kashmir
Statue of Unity, Mumbai's Soho House feature in Time's list of 100 greatest places in world	India, Bahrain sign 3 MoUs, release Joint Statement; PM Modi conferred Bahrain Order	The G7 summit concludes at Biarritz, France, trade, Iran, climate change and Russia discussed

| SEPTEMBER		
Malaria, one of the oldest & deadliest diseases can be eradicated by 2050: The latest Lancet report	PM Modi announced India will give 1 billion dollar worth 'Line of Credit' for the development of the Far East	U.S.-Iran crisis: Hassan Rouhani rules out bilateral talks with U.S.
US Open 2019: Rafael Nadal outlasted Daniil Medvedev in 4 hours & 49 minutes to claim his 19th grand slam title	China's trade with US shrinks by double digits in August as two sides prepare for trade talks with no sign of progress	Israel PM Benjamin Netanyahu repeats pledge to annex Israeli settlements in occupied West Bank

| 'Howdy Modi' Event: US President Donald Trump to join PM Modi in Houston rally	At 17.5 Million, overseas Indians are largest diaspora in the world: UN Report	Robert Mugabe passed away; the drone attacks on Saudi Arabia's major oil facilities caused rise of global oil prices
PM Modi to be conferred Global Golekeepers Award by Bill and Melinda Gates Foundation	40 US lawmakers, US Congress members urge Trump to reinstate India's preferential trade status	Israel election results: Israel's Benjamin Netanyahu's Likud party failed to win a majority in election
OCTOBER		
Nobel Prizes in Literature for 2018 and 2019 awarded to Olga Tokarczuk, Peter Handke	Kristalina Georgieva, former World Bank CEO, selected as new IMF chief becomes second-ever woman to lead IMF	US House Speaker Nancy Pelosi announced an official impeachment inquiry against Donald Trump
Nobel Peace prize 2019 awarded to Ethiopian PM Abiy Ahmed Ali for resolving border conflict with Eritrea	India slipped down 10 places to be ranked 68th in the annual Global Competitiveness Index 2019	Modi-Xi Summit: Chinese President Xi Jinping arrives in Chennai on Oct 11, for a t2-day visit to India
FATF keeps Pakistan on its 'Grey List' till Feb 2020; calls for measures for terror funding & money laundering	Nobel Prize Winners '19: Abhijit Banerjee, Esther Duflo & Michael Kremer for their approach to alleviating global poverty	Turkey agrees to Syria Ceasefire announced by VP Mike Pence; Trump terms it as Great Day for Civilization
India-Pakistan sign agreement on Kartarpur corridor; will be inaugurated by PM Modi & PM Imran Khan on Nov 9	India & Saudi Arabia signed 12 MOUs, an agreement to set up a highest-level Strategic Partnership Council	PM Justin Trudeau won a second term in a surprisingly strong showing in Canada's national elections
NOVEMBER		
Spain will host the United Nations Framework Convention on Climate Change -COP25- after Chile backs out	India dropped out of 16-nation ASEAN-led RCEP (Regional Comprehensive Economic Partnership) or Free Trade Agreement	Angela Merkel will co-chair 5th Indo-German Integovnmental consultations along with PM Modi in Delhi
ATP Rankings 2019: Rafael Nadal No.1, Novak Djokovic slipped to No. 2, India's Prajnesh Gunneswaran on 94th	Rating agency Moody's cut its global sovereign outlook for 2020 to 'negative' from 'stable'	"The 438-20 vote in Parliament, Britain to hold a general election on December 12"
DECEMBER		
US passed Uyghur Human Rights Policy Act to stop detainment, torture and harassment of the Uyghur Muslim in China	Saudi Aramco has set a share price that will value its much-awaited IPO at $25.6 billion.	Sanna Marin set to take over as the new Prime Minister of Finland, becoming the youngest-ever prime minister in the world.
South Asian Games 2019: India's medal tally is 252 medals, which includes 132 gold, 78 silver and 42 bronze medals.	UNDP Report: India ranks 129 in Human Development Index, rankings on poverty, education, life expectancy & access to healthcare	Finland's Sanna Marin 34, to become world's youngest prime minister
CCPI 2020 released at 'COP 25' climate change conference in the Spanish capital Madrid: India ranks 9th, US worst climate change performer	Asian Development Bank lowered India's GDP growth forecast in 2019-20 to 5.1% from its earlier estimate of 6.5%	Bougainville votes to become world's newest country; 98% of voters backed independence from Papua New Guinea
South Asian Games 2019: India finishes with highest-ever medal tally of 312; Greta Thunberg named Time Person of the Year 2019	Moody's lowers its GDP growth projection for India for the fiscal year ending March 2020 to 4.9% from 5.8%	Boris Johnson's Conservative Party is set to win major victory in UK elections; now Brexit is done
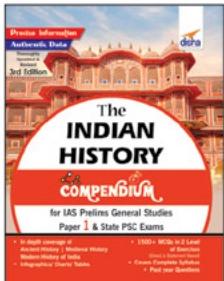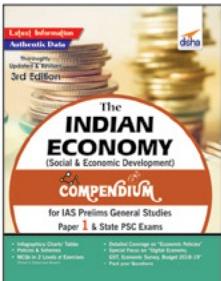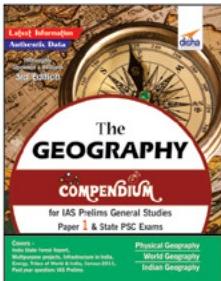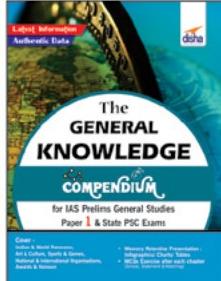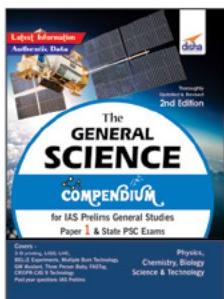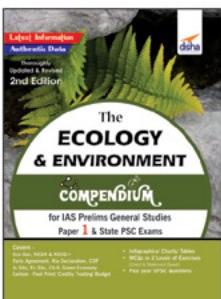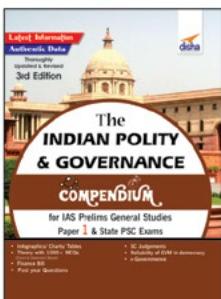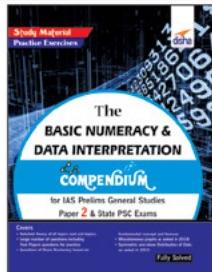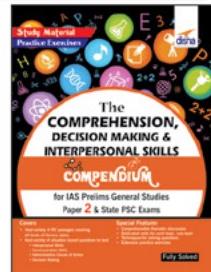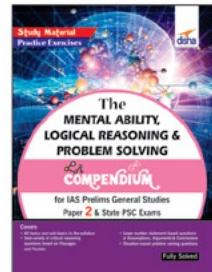
TIMELINE : NATIONAL 2019

JANUARY	
1st January	The Competition Commission of India (CCI) appointed Pramod Kumar Singh as its secretary.
2nd January	PM renamed three islands of Andaman and Nicobar - Ross Island, Neil Island and Havelock Island after Netaji Subhash Chandra Bose.
3rd January	Cabinet approved the setting up of a high-level committee for the implementation of clause 6 of the Assam Accord and measures envisaged in the Memorandum of Settlement, 2003.
	The Union Cabinet approved the restructuring of existing National Health Agency as "National Health Authority"
5th January	The Lok Sabha passed Aadhaar and other laws (Amendment Bill) 2018 and Companies Amendment Bill 2018.
	'Swachh Survekshan 2019' the 4th edition of the annual nationwide cleanliness survey of urban India launched.
8th January	The Lok Sabha passed the DNA Technology (Use and Application) Regulation Bill, 2019
10th January	The Union Ministry of Women and Child Development launched an online campaign, 'Web - Wonder Women' also known as '#www'.
14th January	PM released a commemorative silver coin of Rs 350 and stamp on Tenth Sikh Guru, Guru Gobind Singh Ji to mark his 352nd birth anniversary.
16th January	DBT, ICAR sign MoU for cooperation in agricultural biotechnology research and education.
17th January	President gives assent to Right of Children to Free and Compulsory Education (Amendment) Act, 2019
21st January	PM Narendra Modi inaugurated the National Museum of Indian Cinema (NMIC)
22nd January	The Government constituted a Standing Committee headed by NITI Aayog to oversee the drug pricing regime.
23rd January	The Supreme Court ruled that it would take an 'in-chamber' decision on listing of a petition challenging the constitutional validity of Article 35-A.
	Prime Minister launched the Pravasi Teerth Darshan Yojana
24th January	ECI will be hosting an International Conference on 'Making Elections Inclusive and Accessible'

25th January	The Supreme Court upheld the constitutional validity of the Insolvency and Bankruptcy Code (IBC).
	Government launches new reforms, guidelines to align JSS with National Skill Qualification Framework
29th January	The Union Ministry of Steel announced to set up the 'Safety Directorate'.
31st January	Minister of Railways, Piyush Goyal launched the "The Future of Rail" report of the International Energy Agency (IEA).
FEBRUARY	
4th February	Prime Minister Narendra Modi dedicated the 220 kV Srinagar- Alusteng - Drass-Kargil – Leh Transmission System to the nation
7th February	Cabinet approved the proposal of Ministry of Information and Broadcasting for introducing the Cinematograph Amendment Bill, 2019
12th February	The Supreme Court referred the petition seeking withdrawal of minority status of the Aligarh Muslim University to a seven-judge bench.
15th February	Prime Minister Narendra Modi flagged off India's first Semi High Speed Train, 'Vande Bharat Express' on New Delhi-Kanpur-Allahabad-Varanasi route.
19th February	Union government launched three significant initiatives to promote the safety of women in their living spaces, working spaces and the public spaces.
20th February	CCEA approves 'Kisan Urja Suraksha evam Utthaan Mahabhiyan' Scheme for farmers' welfare
22nd February	MHA conducts a pan-India survey called 'All India Citizens Survey of Police Services' to gauge public perception of police.
23rd February	Government stops the flow of river water to Pakistan and diverts water from Eastern Rivers to Jammu & Kashmir and Punjab.
25th February	Prime Minister Narendra Modi dedicated the National War Memorial to the nation
26th February	The Union Minister of Railways launched the Rail Drishti dashboard.
MARCH	
1st March	Cabinet approves setting up of 22nd AIIMS Rewari at Manethi, Haryana at a cost of Rs 1299 crore.
2nd March	Cabinet approves 'Pradhan Mantri JI-VAN yojana' for financial support to Integrated Bioethanol Projects
4th March	Prime Minister Narendra Modi launched 'One Nation, One Card' Model for seamless travel through different metros and other transport systems.
5th March	PM Modi launches Pradhan Mantri Shram Yogi Maan-Dhan Yojana from Gujarat
6th March	Swachh Survekshan 2019 Awards: Indore judged Cleanest City for third time; Bhopal Cleanest Capital
	Home Ministry launched smart fencing on Indo-Bangladesh border to deter illegal infiltration

7th March	PM Modi releases new series of visually impaired friendly coins; 12-edged Rs 20 coin launched
	NCGG signs pact with IICA for support in use of infrastructure facilities
9th March	Government reduces price of 390 Anti-Cancer Non-Scheduled Medicines up to 87 percent
11th March	President Ram Nath Kovind launches countrywide Pulse Polio Programme 2019
12th March	SC tells Election Commission to address discrepancies in voters' list by March 28
18th March	India, Maldives sign three agreements, IIT, IISc collaborate on Climate Change Initiative
19th March	BJP's Pramod Sawant sworn-in as 11th Goa Chief Minister; Goa gets 2 Deputy CMs
20th March	Pinaki Chandra Ghose appointed as India's first Lokpal; IBBI, SEBI sign MoU for better implementation of IBC
23rd March	The Reserve Bank of India (RBI) deferred the implementation of new accounting rules, Indian Accounting Standards (Ind AS) for banks till further notice.
25th March	India jumped two positions to be ranked 76th on World Economic Forum's global Energy Transition index. Sweden retained its top spot on the list, followed by Switzerland and Norway in the second and third positions respectively.
28th March	Indian scientists successfully conducted Mission Shakti shooting down a live satellite target in the low earth orbit (LEO).
APRIL	
1th April	ISRO launched an electronic intelligence satellite 'Emisat' for the Defence Research Development Organisation (DRDO) along with 28 third party satellites.
11th April	National Mission for Clean Ganga (NMCG) or Namami Gange received the distinction of "Public Water Agency of the Year" by Global Water Intelligence at the Global Water Summit in London.
14th April	Russia awarded PM Narendra Modi with 'Order of St Andrew the Apostle' to PM Narendra Modi for promoting the bilateral special and privileged strategic partnership.
16th April	India successfully test-fired its first Sub-sonic cruise missile, Nirbhay
23rd April	The Indian Navy launched its third guided missile destroyer, INS Imphal at Mazgaon Docks as part of its Project 15B.
29th April	India finished top of medal tally at ISSF World Cup Rifle/ Pistol 2019 edition held in Beijing, China.
MAY	
2nd May	ISRO announced India's second lunar mission Chandrayaan-2 is scheduled to be launched between July 9 and 16, 2019.
3rd May	Indian shooting ace Apurvi Chandela attained world number one position in women's 10metres Air Rifle event

12th May	India and Nepal inked a deal on procurement of demo train that operates on diesel
14th May	Mumbai Indians won Indian Premier League title, 2019 by defeating Chennai Super Kings (CSK) in final at Hyderabad by 1 run.
15th May	India's Captain Aarohi Pandit became world's first woman to cross Atlantic Ocean (AO) solo in a Light Sports Aircraft (LSA) named Mahi.
17th May	The Kerala Legislative Assembly announced an initiative to digitize all its records and proceedings under its ambitious project called E-Vidhan.
	India joined a major global initiative called 'Christchurch call to action' to combat extremism and terrorism online and make internet a safe and secure place.
20th May	The Indian Space Research Organisation (ISRO), announced its planned seven mega missions, including Chandrayaan-2 which will be conducted over a period of next 10 years.
24th May	The Asian Development Bank (ADB) signed an agreement to electrify railway tracks in India under Railways Track Electrification Project.
29th May	India elected to the Executive Board of first United Nations Human Settlements Program (UN-Habitat) Assembly.
30th May	The IIT Guwahati signed a MoU with ISRO to to set up an IITG-ISRO Space Technology Cell (STC).
31st May	The RBI constituted a committee under Harsh Vardhan, to review existing state of mortgage securitisation in India and suggest measures to develop market further.
	The NDA leader Narendra Modi sworn in as 15th Prime Minister for a second consecutive five-year term.
JUNE	
3rd June	The Oil and Natural Gas Corporation (ONGC) overtook India Oil Corporation (IOC) by regaining crown of being India's most profitable Public Sector Undertaking (PSU).
5th June	Sahara Group announced its entry into the automobile sector with plans of launching electric vehicles under the brand name 'Sahara Evols'.
9th June	Pradhan Mantri Kisan Pension Yojana, a new Central Sector Scheme (CSS), to provide pension cover to farmers approved
23rd June	India's Pankaj Advani defeated Thanawat Tirapongpaiboon of Thailand with 6-3 in final to clinch the 35th men's Asian Snooker Championship.
27th June	Chief Minister of Haryana announced an annual financial health assistance of Rs.5 lakh to loktantra senanis or their spouse for treatment at private or government hospitals.
28th June	Parliament passed Special Economic Zones (Amendment) Bill, 2019 to allow trusts to establish units in Special Economic Zone (SEZs).
30th June	Mahatma Gandhi Information Technology and Biotechnology Park (MGIT-BP) built with India's assistance was recently inaugurated at Grand-Bassam in Cote d'Ivoire.

| JULY	
1st July	IPS officer and DIG Frontier in Indo-Tibetan Border Police (ITBP) Aparna Kumar scaled North America's Highest Peak Denali (20,310 feet) in Alaska, USA.
8th July	Border Security Force (BSF) launched a massive exercise, code named as Sudarshan, to fortify Anti-Infiltration Grid along Pakistan border in Punjab and Jammu.
10th July	RBI board finalised 3-Year Roadmap to improve supervision and regulation, among other functions of central bank.
11th July	Dutee Chand, the Indian sprinter won gold medal in women's 100m in World Universiade, 30th Summer University Games held in Naples, Italy.
13th July	The annual festival of worship of 14 Gods, popularly known as Kharchi Puja is being celebrated in Tripura.
15th July	Meghalaya became 1st state in India to ensure conservation of water and have its own State Water Policy.
18th July	Union Cabinet approved National Medical Commission Bill, 2019 which provides for setting up of a National Medical Commission in place of Medical Council of India (MCI).
22nd July	Union Minister inaugurated 1 km long Ujh bridge in Kathua district and 617.40 m long Basantar bridge in Samba district of Jammu & Kashmir.
23rd July	Chandrayaan-2, India's 2nd moon mission (after Chandrayaan-1, 2008) was successfully launched by GSLV-MkIII-M1 from Second Launch Pad at Satish Dhawan Space Centre.
24th July	A new India-UK bilateral pilot scheme "UKEIRI Mobility Programme: Study in India" launched to support Britain's universities to collaborate with Indian partners.
	Reliance Industries Ltd. (RIL) becomes highest-ranked Indian company on Fortune Global 500 list
26th July	State BJP President B.S. Yediyurappa (76) took oath as 31st Chief Minister of Karnataka by Governor Vajubhai Vala.
27th July	The first batch of Boeing AH-64E Apache Guardian Attack helicopters arrived at the Indian Air Force's Hindon airbase.
29th July	A team from IIT Hyderabad developed a Dye-Sensitised Solar Cell (DSSC) which is based on New Fuchsin (NF) dye with aqueous electrolyte and platinum-free counter electrodes.
AUGUST	
1st August	Cabinet approved setting up of Indian Space Research Organisation (ISRO) Technical Liaison Unit (ITLU) at Moscow, Russia.
3rd August	Parliament passed Repealing and Amending Bill, 2019 that seeks to repeal certain enactments and to amend certain other enactments.
5th August	DRDO successfully conducted two back-to-back flight tests of its state of the art Quick Reaction Surface-to-Air Missiles (QRSAM) from Integrated Test Range (ITR), Chandipur in Odisha.

6ᵗʰ August	Special status to Jammu and Kashmir under Article 370 of the Constitution removed by a presidential order.
7ᵗʰ August	ISRO instituted two categories of awards in journalism- Vikram Sarabhai Journalism Award in Space Science, Technology and Research.
8ᵗʰ August	The President of India, Shri Ram Nath Kovind, presented Bharat Ratna Awards to Shri Nanaji Deshmukh (posthumously), Dr Bhupendra Kumar Hazarika (posthumously) and Shri Pranab Mukherjee
10ᵗʰ August	Union Ministry launched inter-State portability of ration cards i.e. public distribution in four adjoining states in two clusters (i.e. pairing two states) -Andhra Pradesh and Telangana & Gujarat and Maharashtra.
14ᵗʰ August	Union Ministry of Railways launched CORAS (Commando for Railway Security) of Indian Railways. It is separate Commando Unit of Railway Protection Force (RPF).
17ᵗʰ August	Nine-day national tribal festival Adi Mahotsav held in Leh with the theme "A celebration of the spirit of Tribal Craft, Culture and Commerce".
18ᵗʰ August	MoCA constituted a committee to rationalise additional taxes that airlines have to pay while uplifting Air Turbine Fuel (ATF) at airports across India.
23ʳᵈ August	Gujarat continues to be the top performer in water management
29ᵗʰ August	India launched the world's first-ever Biometric Seafarer Identity Document (BSID) which captures the facial biometric data of seafarers.
30ᵗʰ August	Finance Minister Nirmala Sitharaman made a big announcement the formation of four large banks by merging 10 banks under the scheme of amalgamation.
SEPTEMBER	
2ⁿᵈ September	Khadi and Village Industries Commission (KVIC) launched first-ever 'Terracotta Grinder' at Sewapuri in Varanasi.
4ᵗʰ September	The Director of CBI Rishi Kumar Shukla inaugurated the first National Conference on Cyber Crime Investigation and Cyber Forensics.
6ᵗʰ September	Central government approved the procurement of 6 squadrons of indigenous Akash Air Defense missile for the Air Force at a cost of Rs 5,000 crore.
8ᵗʰ September	The Government announced humanitarian assistance of $1 million as immediate disaster relief to help people in The Bahamas affected by Hurricane (tropical cyclone) Dorian
9ᵗʰ September	In consonance with the 17 United Nations Sustainable Development Goals (UNSDGs), Kerala will set up India's first International Women's Trade Centre (iWTC) in Kozhikode to boost women entrepreneurship and secure gender parity.
16ᵗʰ September	The joint military exercise between India and Thailand "Maitree – 2019" is scheduled to be held at Foreign Training Node, Umroi, Meghalaya.
17ᵗʰ September	The Indian Railways carries out a "Massive Shramdan" drive movement aimed at collecting plastic waste from all railway premises to create awareness for a greater impact against single-use plastic.

18th September	Hyderabad-Karnataka region has been renamed as 'Kalyana Karnataka' and a separate secretariat would be established for its development.
23rd September	The work on National Intelligence Grid (NATGRID) set up to track any terror suspect and prevent terrorist attacks with real time data, has been accelerated.
24th September	Ladakhi Shondol dance has created history by breaking into Guinness book of world records as the largest Ladakhi dance.
26th September	Punjab National Bank launched a Preventive Vigilance (PV) portal to facilitate its staff members to check procedural lapses as well as promote good practices.
30th September	India successfully test fired a land-attack version of Brahmos supersonic missile from Chandipur coast in Odisha's Balasore district.
OCTOBER	
2nd October	On the occasion of 150th birth Anniversary of Mahatma Gandhi, Atal Innovation Mission (AIM), NITI Aayog's Atal Tinkering Labs (ATL) and UNICEF India, including Generation Unlimited, launched 'The Gandhian Challenge' for school children.
6th October	Ministry of Science and Technology launched new set of crackers called Eco – friendly crackers. These crackers help to reduce particulate emissions by 30% by producing same level of light and sound.
8th October	The minor tribes of Meghalaya Hajong, Bodo – Kachari, Mann, Rabha are together put under the category of "unrepresented tribes" for nominations in the state's autonomous councils.
11th October	'Yuva Sahakar'- Cooperative Enterprise Support and Innovation Scheme 2019 was launched at the opening ceremony of first ever 'India International Cooperatives Trade Fair' in New Delhi.
14th October	The flagship and premier festival of Ministry of Culture, the Rashtriya Sanskriti Mahotsav is to be conducted in Jabalpur, Madhya Pradesh on 14th October, 2019.
20th October	Indian Army and the Maldives National Defence Force participated in a Joint Military Exercise called 'Ekuverin' at Aundh Military Station in Pune.
23rd October	Actor Deepika Padukone and shuttler PV Sindhu has been named as the ambassadors for Prime Minister Narendra Modi's new initiative called 'Bharat Ki Laxmi' movement.
24th October	Praveen Kumar has scripted the history by becoming the first Indian man to win a gold medal at Wushu World Championships.
29th October	Vice President Venkaiah Naidu unveiled a 15-point reform charter for a new political normal to enable effective functioning of the Parliament and State Legislatures.
31st October	The second assembly of International Solar Alliance (ISA) is to be hosted by India. The ISA brings together 81 nations. It offers concrete solutions to reduce the cost of solar installations in developing countries.
NOVEMBER	
1st November	To mark the 550th birth anniversary of Guru Nanak Dev, the founder of Sikhism, the Indian Council for Cultural Relations (ICCR) will be organizing a three-day 'Takhat Darshan Yatra' for Sikh youths from various countries as part of its birth anniversary celebrations.

2nd November	The city of Kanpur in Uttar Pradesh held the title for the world's most polluted city in the latest edition of Guinness World Records.
3rd November	Union Minister of State (independent charge) for AYUSH inaugurated the National Research Institute of Unani Medicine for Skin Disorders. The institute was upgraded from Central Research Institute of Unani Medicine.
5th November	Union Minister of Finance and Corporate Affairs, Nirmala Sitharaman launched 'ATITHI' app
6th November	DRDO Igniter Complex was inaugurated at High Energy Materials Research Laboratory (HEMRL), Pune
7th November	The food regulator, FSSAI released draft regulations for school children
9th November	The Supreme Court pronounced its judgement on Ayodhya Ram Janma Bhoomi-Babri Masjid land dispute case.
10th November	The Ministry of Environment has granted clearance to the Indian Oil Corporation Ltd (IOCL) to set up a ₹ 766-crore 2G ethanol plant in Haryana's Panipat district.
DECEMBER	
1st December	20th edition of the Hornbill festival began in Heritage Kisama, an Amphitheatre in Kohima, Nagaland; it is also the 57th Statehood Day of Nagaland.
2nd December	The centre has launched nationwide vaccination drive under Intensified Mission Indradhanush 2.0 (IMI-2.0) across the country.
4th December	HDFC ERGO General Insurance Company has launched "my:health Woman Suraksha policy", a comprehensive medical insurance scheme specially designed for women.
5th December	Canada Pension Plan Investment Board (CPPIB) has agreed to invest up to $600 million in the National Investment and Infrastructure Fund (NIIF) of India through the NIIF Master Fund.
7th December	Zest Money has partnered with Chinese smartphone company, Xiaomi, to launch new loan service app called "MiCredit" in the Indian market.
9th December	With the aim to provide institutional investors ability to manage risk through a non-linear product, NSE has launched interest rate options (financial derivative contracts whose values are based on an underlying interest rate) on 10-year Government securities (G-secs).
12th December	The President of India Ram Nath Kovind approved the Citizenship (Amendment) Bill, 2019.
14th December	PM Narendra Modi chaired the 1st meeting of the National Ganga Council in Kanpur (UP). The aim of the council was to reinforce the importance of a 'Ganga-centric' approach in all departments of the concerned states as well as relevant Central Ministries.
16th December	The Ministry of Coal has decided to create Sustainable Development Cell (SDC) with the aim to promote coal mining in an environmentally sustainable manner in India.
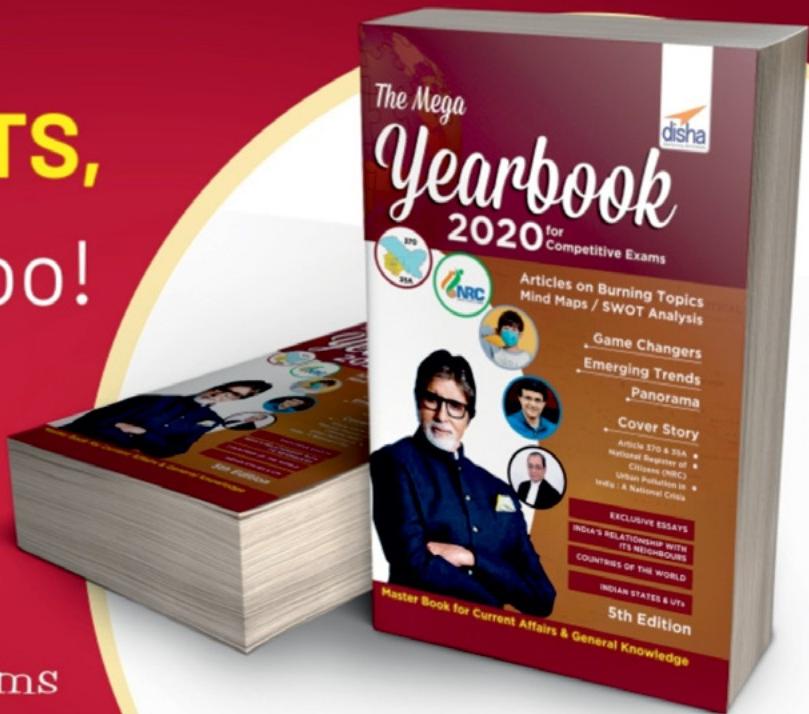
TIMELINE : INTERNATIONAL 2019

JANUARY	
3rd January	Belgium, Dominican Republic, Germany, Indonesia and SA assume charge as Non-Permanent Members of UN Security Council.
	US, Israel withdraw from UNESCO, accusing the cultural body of 'anti-Israel bias'.
7th January	Kevin Sweeney, the chief of staff of the US Department of Defence, announced his resignation from the post.
8th January	India took over the operations of a part of Chabahar Port in Iran during the Chabahar Trilateral Agreement meeting
14th January	India and the five Central Asia nations showed their support for the inclusive peace process in Afghanistan following the first ever India-Central Asia Dialogue.
15th January	The Union Minister of Civil Aviation, Suresh Prabhu inaugurated the Global Aviation Summit 2019
17th January	British PM Theresa May suffered a crushing defeat in the Parliament over Brexit
21th January	The United Nations Educational, Scientific, and Cultural Organization (UNESCO) named the Brazilian city of Rio de Janeiro as the World Capital of Architecture for 2020.
22nd January	The annual meet of World Economic Forum (WEF) began on January 22, 2019 in Davos, Switzerland.
30th January	Amnesty International urged online travel sites to ban listings from Israeli settlements in the occupied West Bank.
	India improved its ranking on the 2018 Corruption Perceptions Index (CPI) by three points and moved to 78th position with a score of 41.
FEBRUARY	
4th February	US President Donald Trump announced that the United States will pull out of the three-decade-old INF treaty, which it had signed with Russia during the Cold War.
5th February	European nations set up transaction channel 'INSTEX' to trade with Iran
6th February	US President Donald Trump proposed a new nuclear missiles treaty that could possibly include India as he delivered the State of the Union address to a joint session of Congress.
8th February	India climbed eight places in the 2019 International Intellectual Property (IP) Index, ranking at 36th position among 50 countries.
11th February	Egypt's President Abdel Fattah el-Sisi took over as the chair of the African Union following a meeting by heads of state from the continent in Ethiopia's capital city, Addis Ababa.
	The Abu Dhabi Judicial Department (ADJD) has added Hindi as the third official language to be used in the city's courts, alongside Arabic and English.

12th February	US President Donald Trump signed an executive order directing federal agencies to prioritise research and development in Artificial Intelligence (AI).
	Hungary's Prime Minister Viktor Orban announced new measures, under which increasing financial aid and subsidies will be provided to families that have more than three children.
14th February	The US House of Representatives approved a resolution that would end US support for the Saudi Arabia-led coalition in the war in Yemen.
15th February	India and the United States held the India-US CEO Forum and India-US Commercial Dialogue in New Delhi.
26th February	Afghanistan began exports to India through the Chabahar port in Iran. This is the first time Afghanistan has exported goods to India bypassing the Pakistan route.
28th February	US President Donald Trump held the second summit with the North Korean leader, Kim Jong Un in Vietnam as part of his administration's ongoing endeavours to denuclearise North Korea.
MARCH	
3rd March	Indian Government and Brunei signed an agreement for the Exchange of Information and Assistance in Collection with respect to Taxes (TIEA) in New Delhi.
5th March	US President Donald Trump intends to end India's preferential trade treatment under the GSP programme.
12th March	India is the second largest importer of weapons in the world, as per the annual report 'Trends in International Arms Transfers-2018' released by the think tank SIPRI.
20th March	Kazakhstan's President abruptly resigns after nearly 30 years; Germany initiates move to ban Masood Azhar
23rd March	US President Donald Trump signed an executive order to promote free speech on college campuses by threatening the colleges that the government will cut federal research funding if they do not protect those rights.
26th March	Peter Tabichi, a science teacher from Kenya, wins prestigious Global Teacher Prize.
29th March	Oxfam, an international non-profit organisation released a report on women's labour force participation.
30th March	The European Parliament voted for an EU-wide ban on single-use plastic products such as the straws, cutlery and cotton buds that are clogging the world's oceans.
APRIL	
5th April	South Korea launched the world's first nationwide 5G mobile networks on 11 pm April 3, 2019. Three top telecom providers SK Telecom, KT, and LG Uplus launched the 5G services.
8th April	David Malpass appointed as the President of World Bank. He nominated by the US president Donald Trump.
9th April	UK government released a white paper on 'online harms'. These new rules are aimed at limiting harmful online content.

10th April	Scientists found a new state of physical matter recently. The new state is solid and liquid at the same time. Atoms can exist as both solid and liquid simultaneously.
19th April	The United States Department of Justice released the special counsel Robert Mueller's report
20th April	Antares rocket built by Northrop Grumman lifted off from NASA's Wallops Flight Facility on Virginia's Eastern Shore carrying the Cygnus Cargo Spacecraft to the International Space Station.
22nd April	Asian Tea Alliance, a union of five tea-growing and consuming countries launched in Guizhou in China.
23rd April	The Arab League pledged to pay $100 million a month to the Palestinian National Authority to plug the resulting gaps since Israel blocked tax transfers earlier in the year.
	Iran and Pakistan agreed to set up a joint border reaction force following to counter the increasing number of deadly attacks by militant groups on their frontier.
MAY	
1st May	Naruhito became Japan's new Emperor after historic abdication of his father Akihito.
2nd May	The United Nation Security Council (UNSC) 1267 Committee designated Pakistan-based Jaish-e-Mohammed chief Masood Azhar as a "global terrorist".
4th May	The United States Air Force General Tod D. Wolters sworn in as top military officer of NATO
11th May	Republic of Ireland becomes only the second country in world to declare a climate emergency. Earlier on 1 May 2019, Britain's parliament became the first in world to declare a climate emergency.
17th May	Taiwan became the first country in Asia to legalise same-sex marriage thus giving gay couples the 'Right to Marry'.
18th May	Donald Trump proposed rolling out of a new immigration plan named 'merit-based immigration system'.
27th May	SpaceX launched a rocket carrying the first 60 satellites of its 'Starlink' constellation, from Cape Canaveral, Florida in US.
28th May	Russia launched nuclear-powered Arctic icebreaker named 'Ural' at Baltic Shipyard in St. Petersburg.
JUNE	
1st June	United Nation Security Council (UNSC) extended an arms embargo and sanctions on South Sudan for a year.
3rd June	The 14th summit of the Organisation of Islamic Cooperation (OIC) held in Mecca, Saudi Arabia hosted by Saudi King Salman bin Abdul Aziz Al Saud.
	The Quadrilateral Security Dialogue also known as Quad is an informal strategic grouping consisting of India, US, Australia and Japan met in Bangkok in Thailand.
6th June	The 2nd Global Disability Summit is being held at Buenos Aires, Argentina from 6 June to 8 June 2019.

7ᵗʰ June	Russia launched first Arctic train service running from St. Petersburg station headed to Norway.
11ᵗʰ June	Interim President of Kazakhstan, Kassym-Jomart Tokayev, won the country's snap Presidential elections with nearly 71%.
24ᵗʰ June	Saudi Arabia become 1st Arab country to be granted full membership of Financial Action Task Force (FATF) following FATF's Annual General Meeting held in Orlando, Florida in United States (US).
25ᵗʰ	European Space Agency (ESA) tested a device called Evacuation System Assembly (or LESA), which is designed to assist in astronaut rescue missions on the surface of Moon.
26ᵗʰ	UAE becomes 1st country in Gulf to launch new anti-money laundering platform called 'goAML' (Anti-Money Laundering).
30ᵗʰ June	National Aeronautics and Space Administration (NASA) recently announced its plan to launch Dragonfly drone helicopter to Saturn's largest moon Titan in search of building blocks of life.
JULY	
1ˢᵗ July	Abu Dhabi, capital of United Area Emirates (UAE) is hosting International Security Alliance (ISAs) first joint security exercise named ISALEX19.
7ᵗʰ January	UNESCO World Heritage Committee voted to list sprawling Mesopotamian metropolis of Babylon as a World Heritage Site (WHS) after 30 years of lobbying efforts by Iraq.
8ᵗʰ July	US won FIFA Women's World Cup 2019 title after beating Netherlands in final at Lyon, France. US won with 2-0 goals scored by from Megan Rapinoe penalty and Rose Lavelle.
15ᵗʰ July	Simona Halep of Romania beats Serena Williams of United States with 6-2, 6-2 in final to win Women's Singles Wimbledon Title 2019.
16ᵗʰ July	International Arbitration Court imposed over $5 billion penalty on Pakistan for unlawful denial of a mining lease to a company called Tethyan Copper Company for Reko Diq project in 2011.
	Russia launched a Powerful X-ray space telescope called Spektr-RG from cosmodrome in Baikonur, Kazakhstan, in a joint project with Germany.
24ᵗʰ July	Former British Foreign Secretary Boris Johnson officially took charge as new Prime Minister of United Kingdom (UK). He defeated Labour leader Jeremy Corbyn.
25ᵗʰ July	Jordan unveiled its first underwater military museum off the coast of Aqaba.
28ᵗʰ July	Hindu Economic Forum (HEF) launched its Nepal Chapter. Nepal's Minister of State for Health and Population Dr. Surendra Kumar Yadav inaugurated the Chapter in Kathmandu.
AUGUST	
4ᵗʰ August	The French inventor Franky Zapata successfully crossed English Channel on a jet-powered hoverboard for 1st time.
5ᵗʰ August	NASA's Transiting Exoplanet Survey Satellite (TESS) mission discovered GJ 357 d, a super-Earth planet located 31 light years away from our own solar system.

7th August	Bangladesh signed deal with Russia for lifetime supply of uranium for its 2,400 MW Rooppur Nuclear Power Plant (RNPP) in Bangladesh.
16th August	5th BRICS Minister of Environment Meeting held in Sao Paulo, Brazil, which was preceded by the 2-day meeting of BRICS Joint Working Group on Environment.
18th August	The 28th session of BASIC (Brazil, South Africa, India, and China) Ministerial meeting 2019 on Climate Change was held in Sao Paulo, Brazil.
23rd August	Russia launches world's first floating nuclear power station (Akademik Lomonosov) as part of its plan to develop oil resources in Arctic.
24th August	Prime Minister Narendra Modi honoured with the "Order of Zayed", the UAE's highest civilian award, for his efforts to boost bilateral ties between the two nations.
28th August	The 18th meeting of Conference of the Parties (CoP18) of Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES) was held in Geneva, Switzerland.
30th August	Scientists at the Massachusetts Institute of Technology (MIT) developed the biggest-ever computer chip using carbon nanotubes (CNT), instead of silicon, marking a milestone in computing technology.
SEPTEMBER	
6th September	UNCTAD released a report titled 'Digital Economy Report (DER) 2019'.
13th September	The International Energy Agency (IEA) notified that the United States (US) became the top oil exporter in the world by overtaking Saudi Arabia and Russia.
15th September	The Arcadia Education Project in South Kanarchor of Bangladesh won the prestigious Aga Khan Architecture Award 2019 in Kajan, the republic of Tatarstan, Russia.
22nd September	Prime Minister Narendra Modi played host to United States President Donald Trump at NRG Stadium in Houston, Texas, for an Indian-American rally dubbed the 'Howdy Modi: Shared Dreams, Bright Futures'.
24th September	The UN Climate Change Summit, 2019 was held in New York. The key focus of the summit is to accelerate the actions to implement Paris agreement.
25th September	Prime Minister Narendra Modi received the 2019 'Global Goalkeeper Award' by the Bill and Melinda Gates Foundation at a ceremony held on the sidelines of United Nation General Assembly (UNGA) meeting in New York City, US.
26th September	Prime Minister Narendra Modi, along with United Nation chief Antonio Guterres and other world leaders, inaugurated the Gandhi Peace Garden at the UN headquarters in New York.
27th September	China has launched its first amphibious assault ship in Shanghai. This ship would enable ground forces to carry out attacks on enemy territory from sea.
OCTOBER	
5th October	PM Modi and his Bangladesh counterpart signed several MoUs that included connectivity, trade, transport and defense.
8th October	India ranked 68th in the annual Global Competitiveness Index 2019. It is the worst performing among the BRICS nations along with Brazil that is ranked at 71.

13th October	The World Bank recently released its South Asia Economic Focus, 2019. The report says that Bangladesh and Nepal are growing faster than India.
15th October	WTO has given United States the final authorisation to impose tariffs on European Union (EU) products in retaliation for illegal subsidies given to Airbus.
21st October	The officials of European Union (EU) have called for a ceasefire in Afghanistan
24th October	The Chinese scientists are constructing a huge cosmic ray observation station that is equivalent to 200 soccer fields in Sichuan province
26th October	The 29th ministerial meet of BASIC countries was held at Beijing
27th October	USA president Donald Trump announced that the Islamic State leader Abu Bakr al-Baghdadi died in a raid conducted by US special forces in north western Syria.
31st October	The Sharjah International Book Fair (SIBF) 2019, an annual international book fair was inaugurated in Sharjah, United Arab Emirates (UAE).
NOVEMBER	
2nd November	The Organization for Economic Co-operation and Development released its report in Economic Outlook for South East Asia.
3rd November	India and Uzbekistan signed MoU, for enhancing bilateral cooperation in fields of Military Medicine and Military Education between the Armed Forces of the two countries.
6th November	The 'International Conference on Soil and Water Resources Management for Climate Smart Agriculture and Global Food and Livelihood Security' is being held at National Agricultural Science Centre (NASC) Complex in New Delhi.
10th November	PM Modi is to attend the 11th BRICS summit that is to be conducted in Brazil on November 13, 2019.
DECEMBER	
3rd December	Joaquin Rafael Phoenix (American actor) has been bestowed with the PETA (People for the Ethical Treatment of Animals) 'Person of the Year' Award 2019.
4th December	World Health Organization (WHO) released a report titled "World malaria report 2019". The report was on Malarial cases and steps taken regarding the disease globally.
6th December	7th edition of the OPEC (Organization of the Petroleum Exporting Countries) and non-OPEC Ministerial Meeting was held in Vienna, Austria.
8th December	UNDP released its report titled "Human Development Report 2019– Beyond income, beyond averages, beyond today: Inequalities in human development in the 21st century".
11th December	The South Pacific region of Bougainville was voted to become the world's newest nation by gaining independence from Papua New Guinea.
13th December	Thailand's famous 2000-year-old massage, Nuad Thai was added to UNESCO's (United Nations Educational, Scientific and Cultural Organization) prestigious heritage list.
	Boris Johnson won the United Kingdom (UK) general election after his Conservative Party crossed the required majority of 326 votes of the 650 seats in the House of Commons.
15th December	Toni-Ann Singh (23) of Jamaica was crowned as Miss World 2019 at 69th Miss World competition 2019 held at the ExCeL London international centre in London (UK).

LATEST UPDATES

Indian Economy Slowdown Blues

Banking:

- The liquidity crunch that hit the NBFC sector offered banks the perfect opportunity to gain lost ground.
- Bank credit clawed back to a growth of 12% by March 2019, but it slipped to 8% by September.
- Growth in retail loans continued to remain at 16% level
- Credit to Industry slipped to about 2.7% by September.
- Credit card & personal loans grew 20-25%
- Vehicle loan growth at 4-5%
- PSU banks bad loans shrank 8% at the aggregate level in the first half of current fiscal

Economy:

- State Bank of India's economic research team has sharply cut India's GDP forecast for FY2020 to 5% from 6.1%.
- It projected the 2nd quarter (July-September) GDP growth at 4.2% and expects the growth rate to pick up in FY2021 to 6.2%.
- Economic growth is at a six-year low of 5% for the first quarter ended June 2019 mainly due to slowing demand.
- Index of Industrial Production (IIP) or factory output in September shrank by 4.3% - the lowest in eight years.
- 8 core sectors have registered negative growth which saw activity contract by 5.2 per cent in September - its worst performance in 14 years.
- Demand for steel in India could grow at the slowest pace in three years.
- Electricity demand in October also fell by over 13 per cent, which is the worst in over 12 years.
- A crisis in the non-banking financial companies fuelled a cash crunch and economic growth slowed to a six-year low.
- JSW Steel output dips 13% on weak demand
- The Railways recorded an eight per cent drop in cargo loading in October 2019.

FMCG:

- Growth in the final private consumption expenditure component of the GDP came in at 7.2% in Quarter 1 of FY20.
- FMCG companies managed to show an aggregate revenue growth of 5.6% in Apr-Sep 2019 period over the same period in 2018.

Real Estate:

- Govt's increasing focus on the affordable housing sector have helped real estate in the Ist half of FY20.
- Though about 6.65 lakh housing units still remain unsold, the number is lower than the 6.73 unsold units towards the end of FY18.

Automobiles:

- A fall in rural demand, problem in finance have contributed to drop in sales of vehicles
- New vehicle sales volumes dropped 17.8% in Apr-Sep2019-11-19
- Aggregate Net sales for auto companies dropped 11.1% in first half of this fiscal over Apr-Sep 18
- However, a 73% Growth in 'other income' and 38% fall in tax burden due to corporate tax cuts are a positive.

SWOT ANALYSIS

INDIA'S JOB CHALLENGE

Strengths

- India's 40.6 per cent of the population was in the prime working-age category of 25–54 years old and 28.5 per cent of the population was 14 years and under
- The economy is growing rapidly; the high-end services sector receives the lion's share of India's foreign direct investment (FDI)
- Service sector is providing opportunities in traditional and emerging sub-sectors which accounts for 60% of GDP and 30% of employment
- Digital technologies and digital platforms, such as e-commerce and digital financial systems are improving the business viability of microenterprises
- Microfirms create direct employment

Weakness

- Nearly half of India's workforce is dependent on agriculture, jobs suffer due to the volatility in the sector — drought, unseasonal rains, bad crop
- Manufacturing growth for 2014–15 was only 2.3 per cent
- Agriculture grew by only 1.1 per cent in 2014–15, according to the Indian Economic Survey
- About 83% of India's labour force works in the unorganised sector
- Indian economy is underdeveloped and rate of economic growth is very slow
- Industrial development had adverse effect on cottage and small industries
- Around 2.3% of the workforce has undergone formal skills training, compared to 30% in China
- The manufacturing sector has long been suffering from slow job generation
- Constant increase in population a big problem in India

Opportunities

- More than half of India's 1.2-billion population is under the age of 25
- Make in India initiative in 2014 with a goal to transform India into a global manufacturing hub
- Improving the ease of doing business is a step in the right direction
- Aggregate gender wage gap has decreased both in rural and urban areas
- Employment in policing, railways and administering of justice sectors can easily be undertaken
- Take full advantage of the employment potential of the digital economy by increasing contract work and self-employment
- Govt's efforts towards boosting self-employment like small business loans through Mudra scheme
- India's sustained average growth rate of 7% over the last decade is a boost

Threats

- The OECD Economic Survey 2018 found that over 30% of the Indian young people aged 15-29 are neither employed nor in education or training
- Majority of university graduates are unemployable and lack basic work skills
- Skills imbalance between demand and supply in the labour market and technological illiteracy make it difficult for firms to find desired workers
- 82 % of male & 92% of female workers earned less than Rs 10,000 a month in 2015, according to LB-EUS of 2015
- Unemployment rate has doubled between July 2017 and April 2018 whereas the number of jobs in 2017-18 fell to 406 million from 406.7 million in the previous year: CMIE data

BAN ON SINGLE USE PLASTICS (SUPS)

STRENGTHS

- The ban will reduce incineration and refining of plastic.
- The reduction in plastic life-cycle alleviates Greenhouse gas emissions.
- Annual CO2 emissions from plastic waste incineration could reduce by 30% from the current level of 1.5 billion tonnes.
- The production of plastic bottles (PET) which are pervasive, will gradually decrease.
- The landfills and garbage will be plastic-free and become less hazardous for animals and nature.
- The quality of air gets improved in the absence of incinerator or burning plastic waste.
- The focus and importance of recycling will improve
- Will help to keep global temperature rise below 1.5C degrees.
- The occurrence of leukaemia and lymphoma cancer will be lowered due to the ban on styrofoam and polystyrene.
- Can bring down animal deaths and save millions of marine and land animals which ingest plastic.
- The toxins and harmful chemicals released by chlorinated plastic into water bodies and groundwater will be narrowed.
- The threat to humans, marine species and bio-diversity will be minimised.

WEAKNESSES

- Retailers, who are the main stakeholders and the main points of the distribution of plastic bags, will be severely affected.
- People will face inconvenience as the usage of plastic has become an accepted everyday product and part of their lives.
- Uninformed and lay people may fail to recognise the ill-effects of the SUPs and could perceive the ban as vindictive.
- Unaware of the occupational health hazards, roadside vendors adjudge the ban as unfair and against weaker sections.
- Impoverished villages, slum-dwellers, and least developed areas could lead to chaos and jeopardy.
- The state governments lack men to conduct raids against manufacturing, storing and using SUPs.
- Certain food items, perishables cannot be packed in any other material.
- Lack of coordination and uniformity in policies between two bordering states may cripple the enforcement of the ban.
- Inadequate infrastructure scantly enforced systems may create confusion and uncertainty among consumers and traders.
- Fail to gain responsiveness due to barely sufficient communication, awareness, encouragement and consciousness.
- Little or no training for plastic waste collection, disposal, treatment and recycling.
- Officials, civil society, various bodies fail to reach out to rural populations to extend sophisticated communication.
  - No proper biodegradable substitutes developed before implementing a ban.

OPPORTUNITIES

- Growth in production of multiple-use plastic bags and biodegradable plastic bags.
- Nonexistent or inefficient garbage collection systems with low recycling rates will witness a profound transformation.
- Serves as an opportunity for FMCG, Pharma, Chemical, Automobile, Retail and other sectors to develop innovative substitutes.
- The environmental impacts of plastic in the marine litter will be reduced and create a positive effect on fisheries.
- Tourism in coastal areas will gain due to the reduction in beach litter.
- Reduction in plastic and air pollution lead to a healthy environment.
- Growing importance for Research & Development in inventing alternative packaging material.
- Investment opportunities and the birth of startups, SMEs in alternative packaging material sector.

THREATS

- The ban on SUPs could paralyse the SMEs and cottage industries.
- Will threaten livelihood of lakhs of families of SUP manufacturing industry.
- Will shut down of SUP manufacturing units and collide with the country's plastic exports.
- May hurt the ongoing economic slowdown in the country.
- Will shatter tea stalls, juice shops, fastfood and roadside eateries.
- Will damage unorganised restaurant sector and processed food sector.
- Will become impossible for the brick-and-mortar stores, fruit and vegetable shops to sell grains, edibles.
- The relaxation extended to dairy farm sector concerning the use of SUPs will be termed as unilateral, arbitrary, and favouritism.
- Will leave the bakery and confectionery sector in the lurch, as the sector is reliant on SUPs.
- The shelf-life of highly sensitive and perishable products will decrease.
- Partial ban, exempting specific sectors, putting lukewarm efforts by the authorities may not yield commensurate gains to the environment.
- The ban may encourage bribing and dishonest dealings as few corrupt officials let off the violators.

CAN INDIA BECOME A $5 TRILLION ECONOMY BY 2024?

Strengths

- India's estimated nominal GDP in 2019-20, the base year for our five-year computation, is $3.1 trillion.
- A clean-up of the banking sector, a new bankruptcy law, and a new indirect tax structure, can mark a transition to a faster-growth trajectory.
- The MSME sector has potential of generating employment opportunities and inviting foreign investors to India with the improved ease of doing business.
- Slashing of India's Corporate Tax Rate to 22 per cent, a step forward to $5 trillion economy target.
- With the implementation of GST, the government has simplified the tax system
- India secured 77th position out of 190 countries in World Bank's Ease of Doing Business Report 2019 which is 23 places up since the last report.
- Inflation has been under control.
- CAD under control.

Weaknesses

- Growth decelerated for five straight quarters to 5% in the three months to June - the weakest since March 2013.
- Slipped a notch to seventh place as a collapse in consumption slowed gross domestic product growth to the weakest in six years.
- From trade wars to surging oil prices are contributing to slowdown.
- India today remains under-resourced and under-powered.
- It struggles to implement large-scale infrastructure projects or to regulate complex sectors independently and transparently.
- Unemployment at a 45-year high has hurt demand for most of consumer products.
- Automobile sector is on low; new investments are sluggish as a lingering shadow banking crisis curbs lending.
- Supportive markets for land and labour simply do not exist.
- Sluggish Exports

Opportunities

- The merged PSBs may help to become the building blocks for the sought-after $5 trillion economy.
- According to IMF, India's gross domestic product (GDP) will touch about $4.7 trillion in 2024 which is close enough to $5 trillion target.
- A recovery in actual growth, picking up from an estimated 6.2% in fiscal 2020 to 8.5% in fiscal 2025 expected.
- The event, 'Howdy, Modi! Shared Dreams, Bright Futures,' is expected to boost the strong ties between the two countries – both economically and politically.
- The US-China tariff war is the biggest opportunity for India. A lot of American and European companies are looking to shift their base. With the newly proposed tax structure, India is well poised to attract a lot of them.
- RBI committed to reduce Repo rates and pushing banks and NBFCs to pass the benefits to consumers thus may fuel consumer spend.
- With the new Corporate tax structure India can attract foreign companies to become the new manufacturing hub of the world, thus emphasizing Make In India.

Threats

- A new World Bank report finds that environmental degradation costs India $80 billion per year or 5.7% of its economy.
- To reach the $5 trillion mark by 2024, the economy would have to grow at over 12% a year.
- Energy supply & infrastructure are not up to the standards; required to build a world-class manufacturing sector.
- If Indian economy grows closer to 6% a year in dollar terms, then it will hit $5 trillion in output a decade from now, far longer than Modi wants.
- Volatile oil prices following the attack on an oil facility in Saudi Arabia are an added risk to the economy that imports 80% of its crude oil needs.
- Global investors head for the exit.
- The devastating natural disasters, fatal heat waves, the worst water crisis and water stress are other stumbling blocks.
- Competition from other emerging manufacturing economies like Bangladesh, Vietnam
- The degrading Indo-Pak relations in context of the abrogation of Articles 370 & 35A.
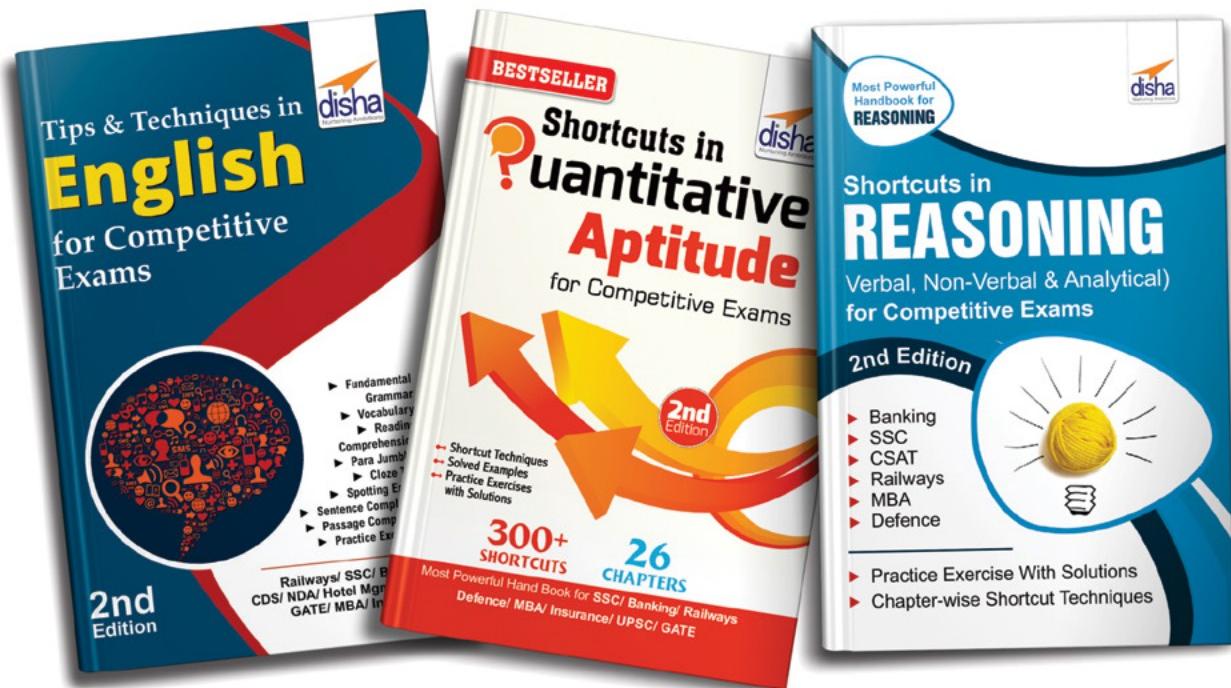
MERGER OF PSU BANKS

Strengths

✓ Mergers will create banks of global scale with enhanced capacity to give credit.

✓ Bigger banks would be able to compete globally and increase their operational efficiency by better NPA and risk management.

✓ Merger also has the potential to lead to large cost reductions which can also reduce the cost of lending.

✓ Financial inclusion and broadening the geographical reach of banking can be achieved better through the merged entities.

✓ The banks that were amalgamated with each other run the same or very similar platforms and hence the similar business cultures of these banks would facilitate a smooth transition.

✓ The merger announcement also came up with decision to make managements better accountable to the board which is a good step for the growth of banking industry.

✓ The government clarified that there will be no retrenchment post-mergers and the employees will receive the best of the employee benefits, the merger is also employee friendly.

Opportunities

✓ The merger can create banks of global level that can leverage economies of scale and balance sheet size to serve the needs of a $5-trillion economy by 2025 as proposed by the Government.

✓ Banks are allowed to recruit chief risk officers from the market, at market-linked compensation to attract the best available talent which is beneficial for the future of banking sector.

✓ The stature of global banks is not just about size but also professionalism hence the merged banks will be in a better position to handle the finances.

✓ The merger optimistically poises to create bank of global presence, it simultaneously provides opportunities for the government and the banking administration to go for key reforms at the board level.

Weaknesses

✓ During previous global financial crisis it was the larger global banks that had collapsed, while the smaller ones had survived due to their strengths and focus on micro aspects.

✓ Co-existence of the big, medium and regional banks is better suited for the present Indian scenario.

✓ Many banks cater to the regional banking requirements; with the merger this purpose is entirely lost.

Threats

✓ The Banking sector has to manage the fallout of unleashing four mergers simultaneously which is bound to cause upheaval in the industry.

✓ The previous SBI merger had led to structural and service issues resulting in customer dissatisfaction and attrition, and falling credit disbursement, thus past experience poses a valid threat of reappearance.

✓ The success of these mergers will hinge on the sensitive issue of staff rationalisation which is not addressed properly and it poses an impending threat as the All India Bank Employees Association has already raised their protest against the merger.

National Register of Citizens in Assam

STRENGTHS

- Will form the basis for the combing of illegal immigrants
- Will expose the illegal immigrants who are enjoying all the benefits of government schemes and constitutional rights
- No loopholes since the Supreme court monitors the entire NRC exercise
- Bordering countries or International community cannot complain as the NRC exercise is being supervised by India's apex court.
- The extension of the deadline for appeal from 60 days to 120 days will provide enough room to scrutinise the data
- The socio-ethnic tensions in Assam concerning illegal immigrants will disappear
- The locals and genuine residents of the state will get morale boost and feel empowered as the locals feel marginalised in their home state.

WEAKNESSES

- The exclusion of 40 lakh people from the draft NRC in July 2018 left the genuine citizens shattered
- The draft NRC was published injudicious data, incorrect names, inaccurate details
- Legitimate nationals may face deportation or jail if they fail to establish documents to establish Indian citizenship
- The existing number of 300 foreigners tribunals which are functioning in Assam are inadequate to handle queries from crores of people
- Phase wise setting up of additional 700 foreigners tribunals may delay the process and release of the final NRC
- The exclusion of people in such large numbers can be interpreted as the ruling party's agenda of getting rid of minorities
- There is a very remote possibility for the deportation of illegitimate people to Bangladesh as those people should be proven citizens of Bangladesh
- Impairs peace and harmony in the state and across the country
- Creates confusion, controversy, inconvenience and anxiety in the people of affected states
- Minorities and particular ethnic groups will be at the received end and subjected to suspicion

OPPORTUNITIES

- India can get rid of a large number of illegal immigrants
- Can deliver the benefits, social security and necessities to its genuine citizens
- Weeding out the illegal immigrants' right to vote will cease the swinging elections in favour of politicians
- India can show the way to the world in mitigating Infiltration without violence and war
- There will be effective border management at the porous border between India and Bangladesh
- India may enforce alternative solutions to track infiltration from Bangladesh

THREATS

- Bonafide citizens of India may face administrative and legal problems
- The setting up and maintenance of foreigners tribunals cost heavily to the Exchequer
- Various political parties object and seek the removal of opponent party workers' names from the list
- Politicians, for the sake of their vote bank, may stake a claim for inclusion of ineligible people who are politically connected
- Mafia, brokers, touts may take advantage of the NRC process and lure money from the poor and illiterate people
- May give birth to counterfeit document mafia that reproduce fake identity documents
- It may lead to racial profiling
- A small clerical mistake by an official can list an authentic citizen as an illegal immigrant or foreigner.
- it slowly and steadily leading to communal unrest in the state

THE EMERGENCE OF ARTIFICIAL INTELLIGENCE & ITS FUTURE

Introduction

- ✓ Artificial Intelligence (AI) is the ability of a computer program to think, learn and analyse like a human and even better.
- ✓ AI based intelligent machines are created that can independently work, analyse and execute with minimum human intervention.

Highlights

- ✓ Features of AI include, huge data processing, higher speed, self learning, inferring the future state of aan/a object/situation based on past, present states.
- ✓ AI improves productivity by substituting human tasks that can be constantly performed at no cost; additionally it enables tasks that require specialist expertise.
- ✓ AI is playing an important role in combatting the impact of climate change with smart technology and sensors reducing emissions.
- ✓ It is expected to improve safety in the transportation sector and is estimated to reduce the number of road accidents by as much as 90%.
- ✓ Use of AI in the healthcare sector is facilitating prognosis and eradication of many incurable diseases and helping in providing health-care to remote areas.
- ✓ AI-powered software could help to reduce cyber risk by better detecting and mitigating the attacks.

Challenges

- ✓ The introduction of AI based technology like any disruptive technology, will also introduce new risks and challenges to society.
- ✓ It can also be unprecedentedly disruptive to current business models and the risks of non-compliance of data protection guidelines will be quite high.
- ✓ It will disrupt the labour market, changing the nature of long established roles, and could be used to influence political thinking and opinion which were previously confined to human intelligence.
- ✓ Development of nanobots could have dangerous environmental impacts by invisibly modifying substances at nanoscale.
- ✓ AI-powered software has the potential to dramatically alter the digital security threat landscape and can increase the cyber risk if malicious hackers are able to take control.
- ✓ AI based programming error or hacker attack could be replicated on numerous machines leading to an unforeseen accumulation of losses which will be catastrophic to the area it will be used.

INDIA'S TIGER CENSUS

Background

- Tiger population in India increased significantly according to the latest tiger Estimation Report titled 'Status of Tigers, Co-predators, Prey and their Habitat-2018' released by the Prime Minister.
- The report is result of collaborative work of The National Tiger Conservation Authority (NTCA) with various government and non-government agencies working in the field.

Highlights

- The application of technology like Digital technique, camera trap based capture-recapture technique and android application introduced to make more accurate counting.

  Tiger population reached 2967 in 2018 according to this 4th cycle of tiger estimation.
- The tiger population is the largest for any country, accounting for >80% of the Global population of 3,159 adult free-ranging tigers.
- It reached an enormous 210% rise (in 2018) from 1,411 recorded in 2006, and more than doubled within this period.
- The population has increased by nearly 33% since the last census in 2014 when the total estimate was 2,226.
- Highest increase of 218 tigers was estimated in Madhya Pradesh reaching total number of 526, followed by Karnataka with 524.

Challenges

- One major concern was the absence of Tigers from Buxa (West Bengal), Dampa (Mizoram) and Palamu (Jharkhand) tiger reserves.
- The marked drop in tiger population in Chhattisgarh; some eastern part needs to be taken care of seriously.
- The conflict in opening up reserves to road-building has to end.
- Identified movement corridors should be cleared of commercial pressures.

Way ahead

- The number adds value to the India's global standing as a developing nation that has preserved a lot of its natural heritage even amid fast-paced economic growth.
- It put onus on India to pave the way for other nations towards environment conservation.
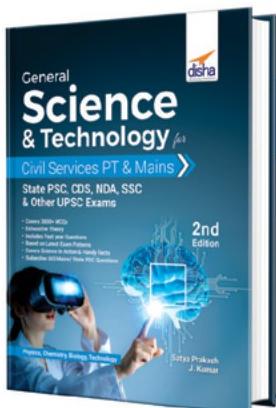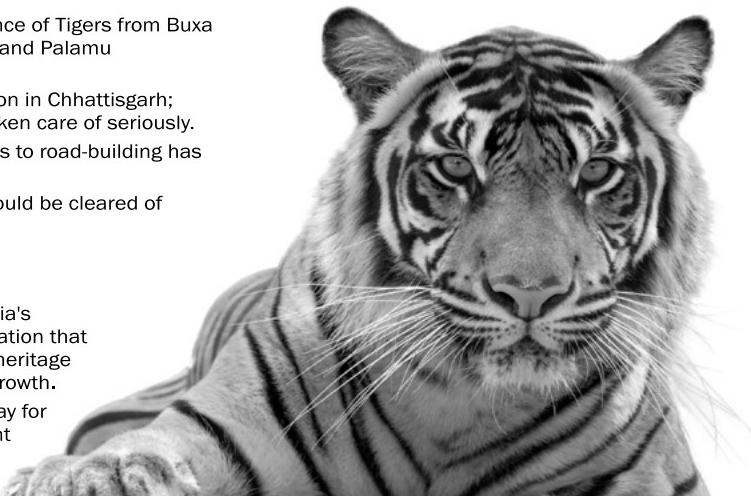
Revival of Rural Economy & Agricultural reforms in India

Introduction

- India is primarily a rural country as two third population of the country resides in rural areas.
- Rural economy in the country contributes about 46 % of national income.
- Agriculture is the prime sector of rural economy and hence both are highly interlinked and inseparable.

Scenario

- Over the past few decades, the agriculture sector's contribution has decreased from more than 50% of GDP in the 1950s to less than 20% in recent years (at constant prices).
- In the current scenario the condition of agriculture and the persons associated with it is not very bright as farm incomes day by day becoming unviable.
- Due to highly dependence of Indian Agriculture on Monsoon the conditions of farmers is under stress and its impact on rural economy is obvious
- Agricultural productivity is continuously affected by decreasing sizes of agricultural land holdings, inadequate access to irrigation, loss of soil fertility of soil.
- Lack of access to formal agricultural credit, limited procurement of food grains by government agencies, and failure to provide remunerative prices to farmers are additional problems the agriculturists are facing

Initiatives

- Empowering the agriculture sector would not only help in reviving the rural economy but also improve the livelihoods of lakhs of people connected to this vital sector.
- Steps have been taken to improve soil fertility on a sustainable basis through the soil health card scheme
- Improved access to irrigation and enhanced water efficiency provided through Pradhan Mantri Krishi Sinchai Yojana (PMKSY)
- Unified national agriculture market was created to boost the income of farmers.
- Pradhan Mantri Fasal BimaYojana (PMFBY) launched to mitigate risk in agriculture sector.
- National Rural Livelihoods Mission launched for livelihoods promotion through self-employment
- National Rurban Mission initiated for local economic development, enhance basic services, and create well planned Rurban clusters
- Prime Minister's Employment Generation Program launched to generate self-employment opportunities through establishment of micro-enterprises in the non-farm sector by helping traditional artisans and unemployed youth

Challenges

- More than 80% Indian farmers are small and marginal with land holding of less than 2 hectares. Linking these small farmers with marketers, traders and exporters is necessary to enhance the farmers' income, but linking is quite onerous
- The Lower agricultural yield in case of most crops as compared to other top producing countries is a major challenge.

M✦ssion Shakti

Why the ASAT missile test is important for India?

Background

- DRDO had successfully conducted an Anti-Satellite Missile Test (A-SAT) in March 2019
- The A-SAT was launched from Dr APJ Abdul Kalam Island in Odisha and it hit the orbiting target satellite in Low Earth Orbit
- It is developed by the Defence Research and Development Organisation (DRDO) as part of 'Mission Shakti'
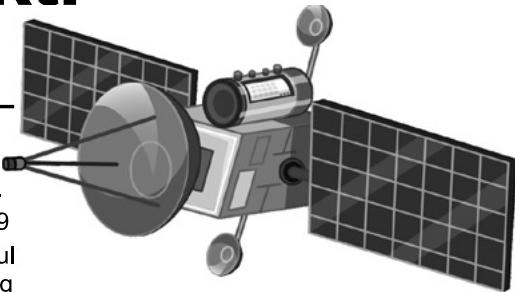
Main Features

- A-SAT is a type of Ballistic Missile Defence (BMD) Interceptor Missile
- It is a three-stage missile and equipped with two solid rocket boosters
- The A-SAT interceptor missile works on a 'Hit to Kill' mode to engage and destroy its moving target.

Advantages

- The test has demonstrated India's capability to defend its assets in outer space.
- It is a vindication of the strength and robust nature of India's Space programs.
- India joins a select group of nations and becomes only the fourth nation with such capability after United States, Russia and China.
- Since China already had this A-SAT system it was needed as a deterrent, specially against countries with whom India does not have very friendly relations
- The test also proved and boost the capability of indigenous weapon systems.

Way forward

- The capability achieved through A-SAT provides credible deterrence against threats to India's growing space-based assets from long range missiles.
- The test was done in the lower atmosphere to ensure that there is no space debris or very less space debris that will decay and fall back onto the earth within weeks, it is very less as compared to large number of space debris generated by previous tests by other countries.
- Since the Indian government has no intention of entering into an arms race in outer space and the test does not violate any International treaty hence any doubt against the test should be rested.

India's Defence Preparedness
Mind Map

Introduction

➢ The issue of defence preparedness i.e. the state of being militarily ready for combat or for foreign aggression in context of India is strategically important.

➢ It becomes even more significant due to presence of adversaries like Pakistan and China in the neighbourhood which always pose a threat to India's national security.

Scenario

➢ Indian Armed forces are the world's 2nd largest military force with 1.4 million active personnel and around 1 million reserve personnel.

➢ Have possession of a plethora of ballistic missiles capable of delivering nuclear weapons including the Agni-series and BrahMos.

➢ India was the world's second-largest arms importer from 2014-18, after Saudi Arabia-SIPRI

➢ India's allocation in the year 2018 was around $ 58 Bn.

➢ Indian is purchasing S-400 Triumf advanced missile system & P1135.6 Frigates from Russia, Air Defence Radars, and 36 Rafale fighters from France.

➢ With nuclear powered ballistic submarine Arihant, the Indian navy capability has strengthened further.

➢ More importantly the apolitical nature and gallantry of Indian Armed forces are exemplary.

Background

➢ India has faced the combat in the form of military and non-military combats since its independence.

➢ India was compelled to involve in wars with Pakistan (1947-48, 1971, and 1999) and China (1962, 1965).

➢ India is continuously facing the acts of terrorism over the years including Mumbai attack, Akshardham temple, Parliament attack, Samjhauta Express, Pathankot & Uri and Pulwama.

Challenges

➢ India's allocation was $58 Bn on defence in 2018, but it is less than 30% as compared to China's budget of $ 168 Bn.

➢ Defence allocation in interim budget seems over 8% more than previous year, in real terms it has decreased considering the rate of inflation

➢ India spends on average 1.5 % of its GDP on defence, which is far less than China that spends 2.1 % and Pakistan that spends more than 2.36 % of its GDP per annum.

➢ With the adversaries in the neighbourhood and the possibility of a two-front war, India did not have sufficient funds for emergency necessary purchases.

Way Forward

➢ The defence purchase deals must be addressed comprehensively keeping in mind the inadequacies the Armed forces are facing with a futuristic vision and without any bureaucratic delays.

➢ India needs to spend around 3 per cent of its GDP on defence; this will be a major booster towards modernisation of Indian Armed forces.

Why should you buy this book?

Knowledge of English is an asset for one's formal as well as informal communication in the intensely competitive global world of the modern times. Every competitive examination in India invariably includes a complete section of questions to test the candidates' proficiency in English reading and writing.

Disha's ESSENTIAL ENGLISH, true to its name, covers every *essential* topic and every *essential* type and pattern of MCQs asked in various competitive examinations conducted in India. It will serve as a SINGULAR VOLUME to provide complete preparation for scoring high in the English section of any competitive exam.

Essential features of the book

- Organised into **IV parts**: **Grammar**, **Verbal Aptitude**, **RC & Para jumbles**; **Descriptive English** - including **40 Chapters** grouped under **10 Segments.**
- **Grammar** topics and sub-topics explained in an easy-to-understand manner.
- **Classroom Exercises** to test and reinforce in-depth understanding of Concepts.
- Extensive **Exam pattern MCQs** on each Topic to give you complete practice.
- Dedicated Chapters for every specific MCQ pattern.
- **Things To Remember/Strategies To Employ** for solving each Question Type.
- 5000+ MCQs in all with **Answers and Explanations.**
- **Descriptive composition** – Essay, Précis, Letter.

It goes without saying, that *Disha's* ESSENTIAL ENGLISH is *essential* for every serious aspirant of competitive exams.
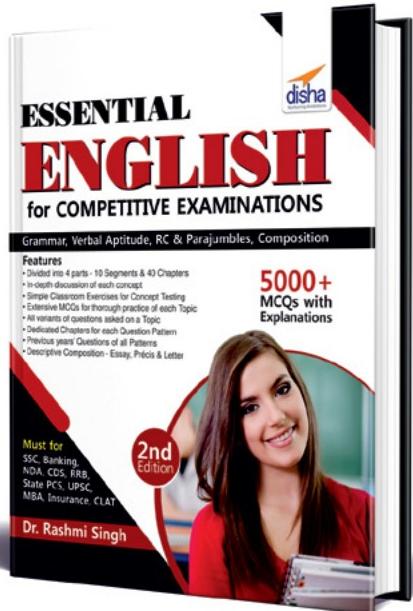
GLIMPSE

A Glimpse of the Year 2019

ENVIRONMENT

19th January:	2018 the sixth warmest year in India and fourth warmest globally since 1901: IMD
23rd January:	Scientists from Cardiff University and a team of international collaborators warn of climate "time bomb" for world's groundwater.
1st February:	A record-breaking cold wave swept through the US Midwest, with 22 states hitting sub-zero temperatures
1st February:	El Nino between December 2018 and February 2019 is found to be about 75-80 %: The World Meteorological Organisation (WMO) report.
2nd February:	World Wetlands Day celebrated to mark the day as the Convention on Wetlands was adopted in the Iranian City of Ramsar in 1971.
3rd March:	World Wildlife Day 2019 was observed with the theme 'Life below water: for people and Planet.'
6th March:	As per the World Air Quality Report 2018 released by IQAirAirVisual and Greenpeace, 7 of the top 10 most polluted cities in the world are in India.
23rd March:	India's first forest certification scheme SFM gets global recognition.
3rd April:	Over 1.2 M early deaths in India due to air pollution: a report released by State of Global Air-2019.
5th April:	Phayeng Village of Manipur tagged as India's first carbon-positive settlement
6th April:	Earth's CO2 levels reached 410 ppm, highest in 3 million years.
6th April:	Meteorological Department issues 'Yellow' weather warning for Himachal Pradesh.
20th April:	UN List Bhopal Gas Tragedy as one of the world's 'Major Industrial Accident' in 20th century.
15th June:	National Geographic Society Installed World's Highest Operating Weather Stations on Mount Everest.
21th June:	Himalayan Glaciers are melting twice as fast since 2000, with more than a quarter of all ice lost over the last four decades, scientists revealed.
2nd July:	Japan resumed commercial whale hunting after a hiatus of more than 30 years.
29th July:	India achieves doubled Tiger's population which reached 2967 in 2018 according to the 4th cycle of Tiger Estimation Report titled 'Status of Tigers, Co-predators, Prey and their Habitat-2018' released by the Prime Minister.
16th August:	To make India free of single use plastics, a massive public campaign will be launched engaging all stakeholders.
20th August:	India is the largest emitter of anthropogenic sulphur dioxide in the world, as per the data released by environmental NGO Greenpeace.
27th August:	Brazil rejected the USD 22 million aid pledged by the G7 nations to fight the Amazon rainforest fire.
2nd September:	The 14th Conference of Parties (COP14) to the UN Convention to Combat Desertification (UNCCD) organised in Greater Noida.
25th September:	How dare you? You have stolen my dreams, my childhood: Greta Thunberg to world leaders at UN Climate summit
1st October:	Single-use plastic ban: Single-use plastic items such as plastic bottles, bags, spoons and cups will be banned on October 2
3rd October:	India declared open-defecation free; PM Modi declared that in 60 months, 11 crore toilets have been provided to over 60 crore people.
6th October:	Government launches green crackers; CSIR developed ex-friendly crackers including flower pots, sparklers, atom bombs, pencils and chakkars.
5th November:	The SC expresses alarm on severe air pollution level in Delhi-NCR directed an immediate halt to stubble burning in Punjab, Haryana, and UP.
11th November:	More than 11,000 scientists from 153 countries declared a global climate emergency, warning that "untold suffering" is inevitable.

A Glimpse of the Year 2019

AGRICULTURE

4th January: The "Green – Ag project in association with Global Environment Facility (GEF) launched.

5th January: Maharashtra govt launched Atal Solar Krushi Pump Yojana.

2nd February: The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) launched to provide an assured income support to the small and marginal farmers.

7th February: The Cabinet Committee of Economic Affairs gives approval for the creation of a corpus of Rs. 2000 crore for Agri-Market Infrastructure Fund (AMIF).

11th February: The Kisan Urja Suraksha evam Utthaan Mahabhiyan or KUSUM scheme to give the benefits of solar farming to farmers

25th February: The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) to provide assured income support to the small and marginal farmers

11th March: PM-Kisan scheme: Govt transfers Rs 5,215 crore to about 2.6 crore farmers in 37 days

3rd April: India signed an agreement with a development bank for setting up India-Africa Institute of Agriculture and Rural Development (IAIARD) in Malawi.

3rd April : 2019 Global Report on Food Crises: More than 113 million people across 53 countries experienced "acute hunger" last year because of wars and climate disasters, with Africa the worst-hit region.

28th April: Govt. hikes customs duty on wheat to 40%.

19th May: The Meghalaya government approved Farmers' Commission which would seek to look into the issues faced by farmers.

31st May: All farmers to get Rs 6000 a year: Modi cabinet approves extension of PM-KISAN scheme.

1st June: Horticulture production registered an upward growth at 314.87 million tons in 2018-19.

13th June: Sugar production in India seen sinking to 3-year low on dry weather.

17th June: World Day to Combat Desertification and Drought.

28th June: Indian farmers planted 14.7 million hectares with summer-sown crops, down almost 10% from the previous year, the farm ministry's data showed.

8th July: Nirmala Sitharaman in her budget speech said emphasis on zero budget farming will help double the farming income in days to come.

25th July: Cabinet Committee on Economic Affairs (CCEA) approved creation of a buffer stock of 40 lakh metric tonnes (LMT) of sugar.

26th July: DRDO is helping Ladakh farmers grow watermelons, tomatoes in a cold desert.

11th August: Union Ministry of Agriculture & Farmers Welfare rolled out registration for the PM Kisan Maan Dhan Yojana to provide old age pension cover to farmers.

29th August: Cabinet Committee on Economic Affairs (CCEA) gave its approval for sugar export policy for evacuation of surplus stocks during sugar season 2019-20.

8th September: Telangana's first food park at Lakkampally village in Nandipet Mandal of Nizamabad district, Telangana was set up.

23rd October: Modi govt's big bonanza for farmers; hikes MSP on Rabi crops from 50% to 109% - a big pro-farmer move by the government in its bid to increase farmers' income.

5th November: India sugar production may slide to 26.85 million metric tons in the year that began on Oct. 1, down from an earlier estimate of 28.2 million tons

10th November: The government is to import one lakh tonnes of onion to control prices: Food and Consumer Affairs Minister Ram Vilas Paswan

11th November: 11,379 Farmers and Agriculture Labourers Committed Suicide in 2016, Says Govt Data.

Glimpse of the Year 2019

BANKING

3rd January: The Union Cabinet approves amalgamation of Bank of Baroda, Vijaya Bank and Dena Bank.

1st March: The Cabinet approved payment of the face value of the subscribed share capital of Rs.1450 crore in National Housing Bank (NHB) to Reserve Bank of India (RBI) consequent to amendments made to the NHB Act, 1987 in 2018.

26th March: RBI slaps Rs 2 crore penalties on PNB for violation of SWIFT norms.

29th March: Govt. decides to infuse Rs 5042 Cr into Bank of Baroda ahead of the merger.

31st March: Executive Director of ICICI, Vijay Chandok appointed as MD and CEO of ICICI Securities.

1st April: Bank of Baroda becomes the 3rd largest bank after its merger with Dena Bank & Vijaya Bank.

1st April: Reliance Mutual Fund partnering with Google becomes the first Indian company to launch voice-based financial transactions.

17th April: A quasi-cryptocurrency called as "Learning Coin," launched by The World Bank and the International Monetary Fund (IMF).

22nd April: SBI General launched cyber defence insurance.

22nd April: Deposits in Jan Dhan accounts are set to cross Rs 1 lakh crore marks.

14th May: Paytm collaborated with Citibank to launch its 1st credit card called 'Paytm First Card'.

30th May: Indian Overseas Bank introduced "Bank on Wheels" for door-step banking facility.

6th June: RBI removed charges for RTGS and NEFT transactions.

16th June: As per RBI, Bank frauds worth Rs. 2.05 lakh crore reported in the last 11 years.

25th June: RBI launched the Complaint Management System (CMS).

14th August: RBI issued the final framework for regulatory sandbox in order to enable innovations in the financial technology space.

27th August: RBI approved the transfer of record Rs 1.76 lakh crore dividend and surplus reserves to the government.

1st September: 10 public sector banks to be merged into 4. This would take the number of banks in the country from 27 in 2017 to 12.

5th September: RBI makes it compulsory for banks to link their new floating rate home, auto and MSME loans to an external benchmark from October 1 so that the borrowers can enjoy a lower rate of interest.

26th September: PMC Bank: RBI eases withdrawal norms, PMC Bank account holders can now withdraw up to Rs 10,000 from any of their accounts

10th October: Lakshmi Vilas Bank-Indiabulls Housing Finance: RBI rejects proposed merger

1st November: Indian banks asked to probe alleged data leak of 1.3 million credit/debit cards

5th November: In huge relief to PMC Bank depositors, RBI increases withdrawal limit to Rs 50,000

11th November: RBI announced fresh steps to push digital payments in India, including removing charges on online fund transfer system NEFT from January 2020.

A Glimpse of the Year 2019

RAILWAYS

28th January: India's first engineless train, 'Train 18' 'Vande Bharat Express' to run between Delhi and Varanasi.

8th February: The second longest railway tunnel of the country is coming up near the Balaramapuram station on the Kanyakumari-Thiruvananthapuram railway line.

25th February: Rail Drishti dashboard launched to encompassing all the digitisation efforts in Indian Railways and promoting transparency and accountability.

28th February: Indian Railways announces the creation of a new zone named "South Coast Railway (SCoR)" with headquarter at Visakhapatnam.

10th April: Indian Railways Tirupati station turns eco-friendly, gets green Gold rating.

13th May: India's first bullet train to emulate Japan's E5 Shinkansen technology for zero fatalities.

22nd May: Vande Bharat success catches world's fancy. South-East Asian, South American nations eye Train 18 sets.

22nd May: 'Make in India' boost for Indian Railways. ICF, world's largest coach manufacturer, rolls out 60,000th coach.

12th June: India's 1st railway university, NRTI, opens admissions for 2019-2020.

14th June: Mumbai-Ahmedabad bullet train project: Now, Bombay HC to hear experts before deciding on cutting mangroves.

5th September: India's first IRCTC-run 'private' train Tejas Express to run from October 4 between Delhi-Lucknow with airline-style facilities.

17th September: Railways to phase out generators from trains create 20,000 seats, save Rs 800 crore per year.

2nd October: Cleanliness survey: Jaipur, Jodhpur, Durgapura emerge top three ranking railway stations

23rd October: Union Minister of Railways Piyush Goyal rules out the privatisation of Indian Railways, believes in large investments in it.

26th October: Railway freight earnings down by Rs 3,901 crore in Q2; income from passenger fare dips by Rs 155 crore: RTI

1st November: Indian Railways goes paperless. RailTel completes phase-I of e-office cloud-enabled software for railways work

4th November: Indian Railways first world-class stations – Habibganj and Gandhinagar to be ready by March 2020.

11th November: IRCTC's Tejas Express has made a profit of around Rs 70 lakh till October this year while earning a revenue of nearly Rs 3.70 crore through sale of tickets, a steady start for the Railways' first "privately" run train.

EMERGING TRENDS

7 of the top 10 most polluted cities in the world are in India

According to the World Air Quality Report 2018 released by IQAir AirVisual and Greenpeace on March 5, 2019, 7 of the top 10 most polluted cities in the world are in India. The report is based on a daily measure of air pollution based on fine particulate matter (PM2.5) in the air for 2018. Gurugram led the list of most polluted cities in the world in 2018, followed by Ghaziabad, Faridabad, Noida, and Bhiwadi in the top six worst-affected cities.

The main objective behind the report was to measure the presence of fine particulate matter known as Particulate Matter (PM) 2.5, which has been recorded in real-time in 2018. The report, based on a study of 3000 cities, said that 64 percent of the cities exceeded the World Health Organisation's annual exposure guideline for PM 2.5.

Exposure to PM 2.5 pollution increases the risk of lung cancer, stroke, heart attack and respiratory diseases, including asthma symptoms among all age groups. Among the top 30 most polluted cities, India makes up for 22 with five in China, two in Pakistan and one in Bangladesh.

The Indian government, which has faced scrutiny over high levels of air pollution for years, continues to try to combat the problem with little success based on this most recent study. There have been many attempts to limit air pollution in cities across India such as heavy truck bans, reducing construction projects at certain times of the year and shutting down power plants.

36 Bills passed: Modi 2's most productive Parliamentary Session

The Modi-2 government, in its first session after the 2019 elections, passed landmark bills like repealing of Article 370, geographical reorganisation of Jammu and Kashmir, Triple Talaq Bill, new Motor Vehicle Amendment Bill, etc. The parliament created the record for maximum Bills passed in the last 67 years.

The parliament passed as many as 36 Bills, out of which, in seven cases, there was recorded voting (21 per cent) at some point during the discussion. In the first Budget session after the newly elected Modi government took charge, the parliament worked for 281 hours, which is 135 per cent of the scheduled hours. It is higher than any other session in the past 20 years. The session was extended by the Centre in order to complete legislative business.

Thirty eight Bills were introduced in the Parliament during the session. Twenty eight of these were passed by both Houses, the highest for any session in the last 10 years. None of the Bills introduced in this session were referred to any committee.

Out of 28 Bills passed by the Parliament, five had been scrutinised by committees in some form during the period of the previous Lok Sabha. Ninety four per cent first-term MPs participated in a debate during the session; 96 per cent women MPs participated. The BJP has 303 members in the 543-member Lok Sabha while the NDA's total is 353. However, the party and the alliance are still in minority in the Rajya Sabha.

Lok Sabha speaker Om Birla congratulated the members on this achievement, though the government's spree of legislation was criticised by the Opposition parties who said it was bypassing the standard practice of sending key bills for parliamentary scrutiny.

Job losses in India on the rise

The recent shedding of over 350,000 jobs in its automobile sector – and thousands elsewhere – is an indication that the economic and social hurdles jeopardise India's growth story. With unemployment at a 45-year high, poor health and low levels of education, India's demographic dividend is at risk, according to an IndiaSpend analysis of data from the United Nations Population Fund (UNFPA) and the Indian government, and research from the Reserve Bank of India (RBI).

India's textile industry, which employs 100 million workers and the second largest to generate employment, as many as 30 million people in the sector lost their jobs. The cotton yarn export fell by 34.6% at $696 million in the quarter ending in June, shows the Directorate General of Commercial Intelligence and Statistics (DGCI&S).

In automobile sector, India's $57-billion auto components industry is witnessing de-growth, resulting in 100,000

job losses in the component sector over the last few months. Maruti Suzuki India Ltd did not renew the contracts of 3,000 temporary employees, as the automaker battle the rising inventory amid a slowdown in demand. Tata Motors alone halted production at Pune and Jamshedpur units to align its inventory according to the current market demand across both plants, including the JLR unit in Pune.

Days after reports emerged that India's leading biscuit maker – Parle Products Pvt Ltd – is likely to fire as many as 10,000 employees due to the slump in consumption, the firm's senior category head Mayank Shah has clarified that job cuts are only an eventuality that Parle may look at if the current economic slowdown continues.

Global economy on the brink

Lately, the world economy has slowed down to its lowest pace in three years. Global trade and investment have been weaker than expected at the start of 2019. The main reasons impacting the global economy is the escalating US-China trade war, Brexit uncertainty, EU-US trade disputes, and rising debt levels.

As a result, both the World Bank and the IMF have downgraded their global growth forecast from 3.3% to 3.2%, and from 2.9% to 2.6% respectively. Many world economies are on the verge of recession, raising uncertainties that a global economic slowdown could contract the U.S. economy as well. Most of these countries have a common problem: they are deeply reliant on exports of goods. This is not a great time to have an export-driven economy. Already, China posted the worst industrial output in 17 years and the German economy shrank in Q2.

As the economic slowdown increases, there aren't many rescue hands to help. Thus, investors are escaping to the usual havens: Government Bonds and Gold.

A number of central banks including the U.S. Federal Reserve, South Korea, Indonesia, Ukraine, and South Africa are cutting interest rates to spur economic growth. Besides, China allowed the Yuan to weaken past 7 Yuan to 1 U.S. Dollar to promote its exports.

Even in India, the things are not in great shape either. Moody's has lowered India's economic growth forecast to 5.8 percent from the earlier estimate of 6.2 percent thanks to lack of demand, weak liquidity, and tepid consumer spending. In all, the IMF believes that 90% of the countries across the globe will witness slower economic expansion in 2019.

World community backs India on Kashmir

A number of countries came out in India's support after the government scrapped Article 370, which granted special status to Jammu and Kashmir. Barring few namely Pakistan, China, Turkey and Malaysia, many countries including US, UK, France, UAE and Sri Lanka have recognised India's move as an internal matter. After the Indian government decided to scrap Article 370, External affairs ministry made it clear that it is an internal matter of India and that it has been done for the benefit of the region.

The US endorsed India's decision on Kashmir saying it had taken "note" of the India's announcement. "We are closely following the events in Jammu and Kashmir. We take note of India's announcement revising the constitutional status of Jammu and Kashmir and India's plan to split the state into two union territories," US State Department spokeswoman Morgan Ortagus said. Backing India on Kashmir, Russian envoy Nikolay Kudashev said the country recognises the Indian government's decision as an internal matter.

The UAE also took note of India's move to declare Kashmir a union territory. UAE's ambassador to India Ahmad Al Banna said, "We also took note of the introduction of Jammu and Kashmir Reorganisation Bill in the Indian Parliament aimed at replacing Article 370 with the creation of Ladakh region and the state of Jammu and Kashmir as India's two new Union Territories." He viewed this latest decision related to the state of Jammu and Kashmir as an internal matter as stipulated by the Indian Constitution.

The Prime Minister of Sri Lanka, Ranil Wickremesinghe also described India's action as an "internal" matter. The creation of Ladakh and the consequential restructuring are India's internal matters.

Maximum cases of Crimes against women in UP: NCRB

According to the NCRB data for 2017, which was released after a delay of more than a year, the maximum cases 56,011 were registered in Uttar Pradesh. Uttar Pradesh contributed to 15.6% of total crimes against women in India. The number was 49,262 in 2016. Assam, on the other hand, registered the highest total rate of crime against women.
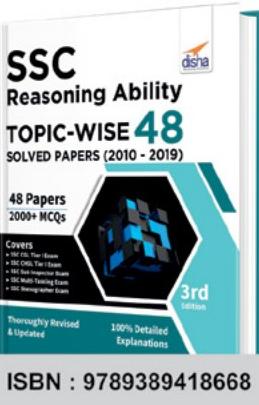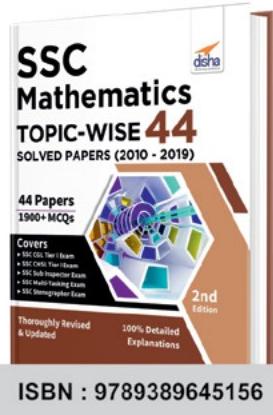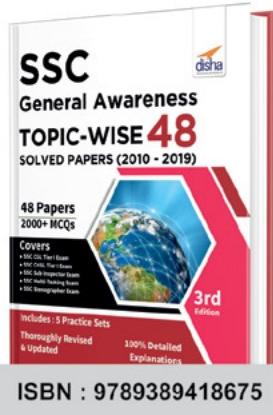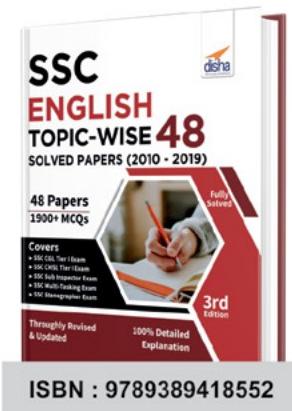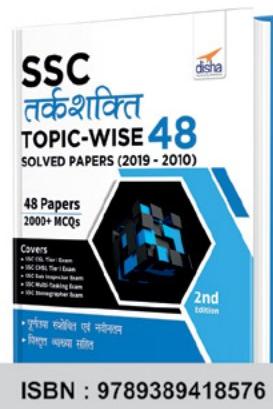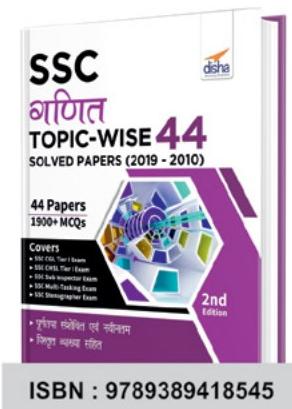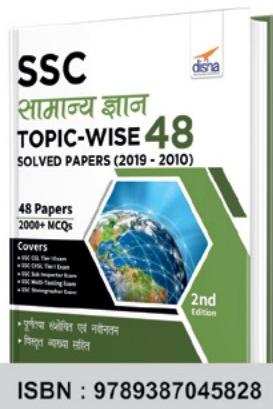
The NCRB, under the Union Ministry of Home Affairs, is responsible for collecting and analysing crime data as defined by the Indian Penal Code and special and local laws in the country.

The cases categorised as crimes against women include murder, rape, dowry death, suicide abetment, acid attack, cruelty against women and kidnapping, etc. Over 3.5 lakh cases of crime against women were registered across the country in 2017, continuing the upward trend for the third consecutive year, the latest National Crime Records Bureau (NCRB) data released showed. In a surprise revelation, Lucknow emerged as the most unsafe city for women. For every one lakh women, 178 of them were on the receiving end of crimes in the city in 2017.

Maharashtra recorded the second-highest number of crimes against women with 31,979 cases, followed by 30,992 in West Bengal, 29,778 in Madhya Pradesh, 25,993 in Rajasthan and 23,082 in Assam, the data said. Delhi, however, saw a decline in crimes against women for the third straight year. As many as 13,076 FIRs were registered in 2017, down from 15,310 in 2016 and 17,222 in 2015, the NCRB report said.

The lowest rate of crimes against women was in Nagaland where seven women had to face crimes for per one lakh of people. Nagaland recorded the lowest number of rapes in 2017 with 10 reported cases, followed by Sikkim (17) and Mizoram (25).

Air quality getting worse in North India

Air quality in many parts of northern India including Delhi has started deteriorating in recent months. Even, it turned hazardous within weeks because of wintry weather, Diwali fireworks, burning of stubbles in Punjab and Haryana and calming down of wind after the monsoon.

Many areas in Delhi recorded an Air Quality Index (AQI) of 999, beyond which reading is not possible on Diwali night. The prescribed limit is 60. Though in North India, air has been exceptionally clean in recent weeks because of the extended monsoon and strong wind, but these conditions soon reversed. Drying up of northern India further deteriorated Delhi's air. The withdrawal of the monsoon, expected this week after a month's delay, was another threat to northern India's air quality because of the formation of anticyclonic conditions in the atmosphere, which are associated with clear skies and very calm wind conditions.

The late withdrawal of monsoon is also expected to generate more farm fires in northern India which generate dense, toxic fumes. The ripening of the summer-sown crops has been delayed because the monsoon lingered on in northern India for more than a month after its usual withdrawal time. This has reduced the time available for farmers to prepare the ground to plant the next crop.

Farmers in Haryana and Punjab had already started lighting fires, and others are likely to follow as they have only a two-week window to prepare their fields. However, officials in Chandigarh said that farmers of northern India should not be blamed for pollution in Delhi and the capital's air was toxic because of its own local emissions.

PSLV-C47 / Cartosat-3 Mission
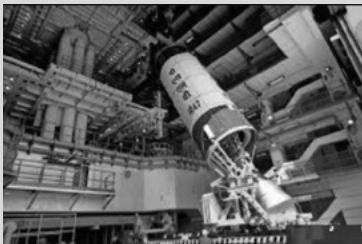
- India's, PSLV-C47 will launch Cartosat-3 and 13 commercial nano satellites into Sun Synchronous orbit from Satish Dhawan Space Centre (SDSC) SHAR, Sriharikota. It is scheduled at 0928 Hrs IST on November 27, 2019, subject to weather conditions
- Cartosat-3 satellite is a third generation agile advanced satellite having high resolution imaging capability. The satellite will be placed in an orbit of 509 km at an inclination of 97.5 degree.
- PSLV-C47 will also carry 13 commercial nanosatellites from United States of America as part of commercial arrangement with NewSpace India Limited (NSIL), Department of Space.

GAME CHANGERS

Modi captures historic election victory

On 23rd May, PM Narendra Modi, India's epitome of success, led his party to a stunning election victory, eviscerating the opposition and giving his party the strongest hand in modern Indian history. His mix of brawny nationalism, populist humility and grand gestures for the poor helped him become the first prime minister in nearly 50 years to win a majority in successive parliamentary elections. "This is the victory of the mother who was longing for a toilet," Mr. Modi said in a speech to supporters. "This victory is of the farmers who sweat to fill the stomachs of others."

Modi's oratory prowess, combined with his expressions, has done wonders for his party, over the last five years. The BJP sealed its phenomenal electoral victory, crushing the Opposition by winning over 300 votes.

Modi's transformation over the past year from a regional, right-wing politician to a decisive leader with a clear development agenda, the one best suited to take India forward is nothing short of extraordinary. The archetype he offers is of a strong, all-knowing father figure who is unwavering. To create the father figure, Modi's team invoked tales of childhood, in books and comics. Invariably, and understandably, they were tales of heroism involving a precocious Bal Narendra (Modi as a child).

Modi's ability to become taller than his party lies in his symbolism. He tapped into despair, hopelessness and sinking feelings, and arrived on the scene taking on the symbolism of the outlaw and the ruler combined. He is perceived as an icon of disruption and rebellion against the way things are done. It is this counter-cultural streak that appeals to youth who desire change. And his traits like being organised, proactive, and confident, and in command of things, subtly connect with the ruler archetype.

India's Chandrayaan-2 Lunar Mission

After its first failed attempt to launch the Chandrayaan-2 lunar mission last week, the Indian Space Research Organization finally did it this time around. The lander was on its way to the south-side of the Moon. After cancelling the initial launch of the Chandrayaan-2 lunar mission last week, India's 2nd launch attempt seemed to be a success.

The lunar lander was expected to travel through space for the next six weeks before attempting to land on the Moon's surface in September. If successful, India would have become the fourth country to land a vehicle intact on the lunar surface.

The said probe made some significant discoveries. For example, it confirmed the existence of water ice on the Moon's south pole. And to do this, the spacecraft must land on the Moon in one piece and should remain alive on the surface for the length of a full lunar day. That's 14 days on Earth.

After touching down on the lunar surface, the lander and rover would study the area near the landing site for two weeks. Using a suite of onboard instruments, they'd try to understand more about the composition of the surface. Chandrayaan-2's lander module, Vikram lander was scheduled to make its historic moon landing near the Moon's South Pole in the early hours, between 1.30-2.30 am of September 7. However, few seconds before the final touchdown, ISRO's Mission Control Centre lost contact with the Vikram Lander. Vikram lander has been found in a tilted position and in a single piece on the surface of the Moon. That means it has not broken despite a hard landing. ISRO is trying its best efforts to re-establish communication with Vikram lander..

## Abrogation of Article 370: a historic decision

Modi government took a historic decision by scrapping article 370 which will ensure equal rights and duties for the citizens of Jammu, Kashmir and Ladakh. The adoption of the resolution on Article 370 has also nullified Article 35A which defined permanent residents of the state. Now the youth of J&K will lead the development work and take the region to new heights.

Now the Jammu and Kashmir will be ridden of terrorism and separatism under new measures. Projects languishing for decades will be pushed forward. The people of J&K will be able to elect their representatives in a transparent way. Since Governor rule has been implemented in J&K, state administration will be directly in touch with Centre facilitating the effects of good governance on ground.

In J&K for decades, the people who came to India after partition in 1947 had right to vote in Lok Sabha polls, but could neither vote nor contest in assembly/local polls. Now they will be benefitted with all these norms. Pakistan had used Article 370 as a tool to spread terrorism and more than 42,000 people had died so far. Article 370 and Article 35 (A) did not give anything except separatism, corruption, terrorism and family rule. People of Jammu, Kashmir and Ladakh were deprived of many rights which was a big obstacle to their development and that system has been done away with.
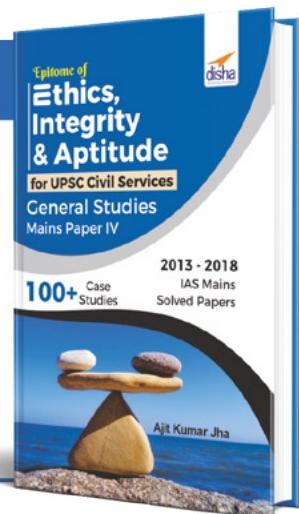
Rafale fighter jet

Defence Minister Rajnath Singh on October 8 received the first Rafale fighter jet from France. According to defence experts, Rafale will boost India's air dominance exponentially. The French word Rafale means andhi in Hindi or gust of wind. With India having strained relations with its neighbours, the induction of the Rafale fighter jet will be a 'game changer' for India in regional geopolitics of South Asia. The combat jet will be seen in Indian skies only in May 2020.

Rafale, categorised as a 4.5 generation aircraft for its radar-evading stealth profile, is a twin-jet fighter aircraft capable of operating from both an aircraft carrier and a shore base. India had ordered 36 Rafale fighter jets in a deal worth Rs 59,000 crore in September 2016. The manufacturers describe it as a fully versatile aircraft, which can carry out all combat aviation missions to achieve air superiority and air defence, close air support, in-depth strikes, reconnaissance, anti-ship strikes and nuclear deterrence.

India becomes only the fourth country, after France, Egypt and Qatar, to fly the Rafale. Pakistan has the multi-role F-16 in its inventory and it may only be compared with India's Mirage 2000. Hence, Pakistan doesn't have anything equivalent to the Rafale. However, any comparison with the air power of China still has a long way to go.

POLICIES & SCHEMES

Rashtriya Gokul Mission

DATE: 23rd June 2019

Key Points:

- To conserve and develop indigenous bovine breeds, the government has launched 'Rashtriya Gokul Mission' under the National Programme for Bovine Breeding and Dairy Development (NPBBD).
- The Mission is being implemented with the objectives to:
  - (a) development and conservation of indigenous breeds;
  - (b) undertake breed improvement programme for indigenous cattle breeds so as to improve the genetic makeup and increase the stock;
  - (c) enhance milk production and productivity;
  - (d) upgrade nondescript cattle using elite indigenous breeds like Gir, Sahiwal, Rathi, Deoni, Tharparkar, Red Sindhi and
  - (e) distribute disease free high genetic merit bulls for natural service.

Distribution of Fortified rice through PDS

DATE: 28th June 2019

Department of Food & Public Distribution approved the "Centrally Sponsored Pilot Scheme on Fortification of Rice & its distribution through Public Distribution System". Financial Assistance up to 90% in case of North-Eastern, Hilly and Island States and up to 75% in case of rest of the States has been extended.

Key Points:

- Fortification is the practice of deliberately increasing the content of an essential micronutrient, i.e. vitamins and minerals in a food, so as to improve the nutritional quality of the food supply and provide a public health benefit with minimal risk to health.
- Rice is the world's most important staple food. An estimated 2 billion people eat rice every day, forming the mainstay of diets across large of Asia and Africa.
- Regular milled rice is low in micronutrients and serves primarily as a source of carbohydrate only. The fortification of rice is a major opportunity to improve nutrition.

- Fortified rice are contains Vitamin A, Vitamin B1, Vitamin B12, Folic Acid, Iron and Zinc.

Jal Shakti Abhiyan

DATE: 28th June 2019

The Centre is set to initiate the Jal Shakti Abhiyan to ramp up rainwater harvesting and conservation efforts in 255 water-stressed districts from July 1, in line with the government's promise to focus on water.

Key features:

- The campaign would be coordinated by 255 central IAS officers of Joint or Additional Secretary-rank.
- The campaign would run from July 1 to September 15 in States receiving rainfall during the south-west monsoon, while States receiving rainfall in the retreating or north-east monsoon would be covered from October 1 to November 30.
- The scheme aims to accelerate water harvesting, conservation and borewell recharge activities already being carried out under the Mahatma Gandhi National Rural Employment Guarantee scheme.

One Stop Centre Scheme

DATE: 29th June 2019

The Government is implementing One Stop Centre (OSC) scheme for setting up One Stop Centre since 1st April 2015 to support women affected by violence.

Key Points:

- Popularly known as Sakhi, Ministry of Women and Child Development (MWCD) has formulated this Centrally Sponsored Scheme.
- It is a sub-scheme of Umbrella Scheme for National Mission for Empowerment of women including Indira Gandhi Mattritav Sahyaog Yojana.
- Under the scheme, One Stop Centres are being established across the country to provide integrated support and assistance under one roof to women affected by violence, both in private and public spaces in phased manner.
- The OSC will support all women including girls below 18 years of age affected by violence, irrespective of caste, class, religion, region, sexual orientation or marital status.

Van Dhan Yojana

DATE: 29th June, 2019

Training Workshop for implementing teams of Van Dhan Yojana has been organized.

Key Points:

- The initiative aims to promote Minor Forest Produce (MFP) -centric livelihood development of tribal gatherers and artisans.
- It mainstreams the tribal community by promoting primary level value addition to MFP at grassroots level.
- Through this initiative, the share of tribals in the value chain of Non-Timber Forest Produce is expected to rise from the present 20% to around 60%.
- The scheme will be implemented through Ministry of Tribal Affairs as Nodal Department at the Central Level and TRIFED as Nodal Agency at the National Level.

Swadesh Darshan Scheme

DATE: 2nd July 2019

Recognizing the potential of rural tourism in the country, the Ministry has identified Rural Circuit as one of the thematic circuits identified for development under this scheme.

Key Points:

- The Ministry of Tourism has launched the Swadesh Darshan Scheme for Integrated Development of theme-based Tourist Circuits for development of tourism infrastructure including last mile connectivity in the country.
- The Rural Circuit is aimed at leveraging tourism as a force multiplier for revitalizing the rural economy and for giving both domestic and international tourists a glimpse of the rural aspect of the country.

Register of Indigenous Inhabitants of Nagaland (RIIN)

DATE: 2nd July 2019

Nagaland government has decided to set up a Register of Indigenous Inhabitants of Nagaland (RIIN) with the aim of preventing fake indigenous inhabitants' certificates.

Key Points:

- The RIIN will be the master list of all indigenous inhabitants of the state.
- The RIIN list will be based on "an extensive survey".
- It will involve official records of indigenous residents from rural and (urban) wards and would be prepared under the supervision of the district administration.
- This provisional list will then be published in all villages, wards and on government websites by September 11, 2019.

Aspirational districts programme

DATE: 9th July 2019

Doner Secretary chairs meeting of Nodal officers of Aspirational districts of North Eastern region.

Key Points:

- Launched in January 2018, the 'Transformation of Aspirational Districts' programme aims to quickly and effectively transform some of the most underdeveloped districts of the country.
- The broad contours of the programme are Convergence (of Central & State Schemes), Collaboration (of Central, State level 'Prabhari' Officers & District Collectors), and Competition among districts driven by a Mass Movement or a Jan Andolan.
- With States as the main drivers, this program will focus on the strength of each district, identify low-hanging fruits for immediate improvement, measure progress, and rank districts.

National Dairy Plan

DATE: 10th July 2019

Department of Animal Husbandry and Dairying is implementing World Bank assisted National Dairy Plan-I in 18 States to support milk cooperatives and milk producer companies along with breeding improvement initiative.

Key Points:

- National Dairy Plan Phase-I (NDP I) is a Central Sector Scheme.
- Funding will be through a line of credit from the International Development Association (IDA) which along with the share of the Government of India will flow from DADF to NDDB and in turn to eligible End Implementing Agencies (EIAs).
- NDP I will focus on 18 major milk-producing states namely Andhra Pradesh, Bihar, Gujarat, Haryana, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh, West Bengal, Telangana, Uttarakhand, Jharkhand and Chhattisgarh which together account for over 90% of the country's milk production.

Pradhan Mantri Shram Yogi Maan-Dhan Yojana

DATE: 16th July 2019

Key Points:

- 30,85,205 persons enrolled in PM-SYM as on July 10, 2019.
- Launched by the Union Ministry of Labour and Employment, the scheme was announced in the Interim Budget 2019.
- PM-SYM is a voluntary and contributory pension scheme that will engage as many as 42 crore workers in the unorganised sector.
- The unorganised sector workers, with an income of less than Rs 15,000 per month and who belong to the entry age group of 18-40 years, will be eligible for the scheme.
- Those workers should not be covered under the New Pension Scheme (NPS), Employees' State Insurance Corporation (ESIC) scheme or Employees' Provident Fund Organisation (EPFO).
- Each subscriber under the scheme will receive a minimum assured pension of Rs 3000 per month after attaining the age of 60 years.

Pradhan Mantri Rozgar Protsahan Yojana (PMRPY)

DATE: 18th July 2019

The total number of employees benefited under Pradhan Mantri Rojgar Protsahan Yojana (PMRPY) from 01.04.2016 to 31.03.2019 is 1.18 crore.

Key Points:

- The PMRPY scheme was announced in the Budget for 2016-17.
- The objective of the scheme is to promote employment generation.
- The scheme is being implemented by the Ministry of Labour and Employment.
- Under the scheme, employers would be provided with an incentive for enhancing employment by reimbursement of the 8.33% EPS contribution made by the employer in respect of new employment.
- The PMRPY scheme is targeted for workers earning wages up to ₹ 15,000/- per month.

One nation-one ration card

DATE: 2nd August 2019

Key Points:

- Families which have food security cards can buy subsidized rice and wheat from any ration shop in these states but their ration cards should be linked with Aadhar Number to avail this service.
- One Nation One Ration Card (RC) will ensure all beneficiaries especially migrants can access PDS across the nation from any PDS shop of their own

choice.
- This will provide freedom to the beneficiaries as they will not be tied to any one PDS shop and reduce their dependence on shop owners and curtail instances of corruption.

PM Kisan Maan Dhan Yojana

DATE: 10th August 2019

Key Points:

- The scheme is voluntary and contributory for farmers in the entry age group of 18 to 40 years.
- A monthly pension of ₹ 3000/– will be provided to them on attaining the age of 60 years.
- The farmers will have to make a monthly contribution of ₹ 55 to ₹ 200, depending on their age of entry, in the Pension Fund till they reach the retirement date i.e. the age of 60 years.
- The Central Government will also make an equal contribution of the same amount in the pension fund.

Pradhan Mantri Jan Arogya Yojana

DATE: 13th August 2019

Cancer treatments will soon be covered under the Ayushman Bharat Yojana- Pradhan Mantri Jan Arogya Yojana (PM-JAY).

Key Points:

- PM-JAY is a Central Government's health insurance scheme.
- It aims to give medical cover to over 10 crore poor and vulnerable families of approximately 50 crore beneficiaries.
- It provides coverage of up to ₹ 5 lakh per family per year for secondary and tertiary care hospitalisation.

Pradhan Mantri Ujjwala Yojana

DATE: 21st August 2019

Key Points:

- Ujjwala Yojana aims to provide LPG (liquefied petroleum gas) connections to poor households.
- Under the scheme, an adult woman member of a below poverty line family identified through the Socio-Economic Caste Census (SECC) is given a deposit-free LPG connection with financial assistance of ₹ 1,600 per connection by the Centre.
- Eligible households will be identified in consultation with state governments and Union territories.
- The scheme is being implemented by the Ministry of Petroleum and Natural Gas.

BILLS & ACTS

DNA technology Bill

DATE: 27th June 2019

Cabinet has cleared the DNA Technology (Use and Application) Regulation Bill once again, paving the way for its reintroduction in Parliament. The Bill had been passed by Lok Sabha in January this year, but could not get the approval of Rajya Sabha. As a result, it lapsed once the tenure of the previous Lok Sabha expired last month.

Highlights:

- As per the Bill, national and regional DNA data banks will be set up for maintaining a national database for identification of victims, suspects in cases, undertrials, missing persons and unidentified human remains.
- According to it, those leaking the DNA profile information to people or entities who are not entitled to have it, will be punished with a jail term of up to three years and a fine of up to ₹ 1 lakh. Similar, punishment has also been provided for those who seek information on DNA profiles illegally.
- The bill's provisions will enable the cross-matching between persons who have been reported missing on the one hand and unidentified dead bodies, found in various parts of the country on the other, and also for establishing the identity of victims in mass disasters.

Surrogacy regulation bill

DATE: 5th July 2019

The Cabinet has approved the introduction of Surrogacy (Regulation) Bill, 2019 that aims to prohibit commercial surrogacy in India.

Key Points:

- The Bill proposes to regulate surrogacy in India by establishing a National Surrogacy Board at the central level and state surrogacy boards and appropriate authorities in the state and Union Territories.
- The purpose of the Bill is to ensure effective regulation of surrogacy, prohibit commercial surrogacy, and allow ethical surrogacy.

- While commercial surrogacy will be prohibited, including sale and purchase of human embryos and gametes, ethical surrogacy for needy couples will be allowed on fulfilment of stipulated conditions.
- It will also prevent exploitation of surrogate mothers and children born through surrogacy.

Transgender Rights Bill 2019

DATE: 11th July 2019

Highlights:

- The Bill aims to stop discrimination against a transgender person in various sectors such as education, employment, and healthcare. It also directs the central and state governments to provide welfare schemes for them.
- The Bill states that a person will be recognised as transgender on the basis of a certificate of identity issued through the district screening committee. This certificate will be a proof of identity as transgender and confer rights under this Bill.
- Going by the bill, a person would have the right to choose to be identified as a man, woman or transgender, irrespective of sex reassignment surgery and hormonal therapy.
- It also requires transgender persons to go through a district magistrate and "district screening committee" to get certified as a trans person.

Inter-state River Water Disputes (Amendment) Bill 2019

DATE: 11th July 2019

Key Points:

- The Bill seeks to amend the Inter-State River Water Disputes Act, 1956 with a view to streamline the adjudication of inter-state river water disputes and make the present institutional architecture robust.
- The Bill requires the central government to set up a dispute Resolution Committee (DRC), for resolving any inter-state water dispute amicably.
- The Bill proposes to set up an Inter-State River Water Disputes Tribunal for adjudication of water disputes, if a dispute is not resolved through the DRC. All existing tribunals will be dissolved and the water disputes pending adjudication before such existing tribunals will be transferred to this newly formed tribunal.

Amendment to POCSO Act, 2012

DATE: 11th July 2019

Union Cabinet has approved the Amendments in the Protection of Children from Sexual Offences (POCSO) Act, 2012.

Key Points:

- It will make punishment more stringent for committing sexual crimes against children including death penalty.
- It includes provision of death penalty in cases of sexual offences against children.
- The amendments also provide for levy of fines and imprisonment to curb child pornography.
- Amendments are also proposed to protect children from sexual offences in times of natural calamities and in other situations where children are administered, in any way, any hormone or any chemical substance, to attain early sexual maturity for the purpose of penetrative sexual assault.

Banning of Unregulated Deposit Schemes Bill, 2019 approved

DATE: 11th July 2019

Cabinet approves the Banning of Unregulated Deposit Schemes Bill, 2019.

Key Points:

- The Bill will immediately tackle the menace of illicit deposit-taking activities in the country launched by rapacious operators, which at present are exploiting regulatory gaps and lack of strict administrative measures to dupe poor and gullible people of their hard-earned savings, an official statement said.
- It will altogether ban unregulated deposit taking schemes, and the law has adequate provisions for punishment and disgorgement or repayment of deposits in cases where such schemes nonetheless manage to raise deposits illegally.

National Investigation Agency (Amendment) Bill, 2019

DATE: 16th July 2019

Highlights:

- The Bill amends the NIA Act, 2008 and provides for a national-level agency to investigate and prosecute offences listed in a schedule (scheduled offences).
- It allows for the creation of Special Courts for the trial of scheduled offences which include offences under Acts such as the Atomic Energy Act, 1962, and the Unlawful Activities Prevention Act, 1967.

- As per the Bill, the NIA will now have the power to investigate the following offences, in addition: (i) human trafficking, (ii) offences related to counterfeit currency or banknotes, (iii) manufacture or sale of prohibited arms, (iv) cyber-terrorism and (v) offences under the Explosive Substances Act, 1908.

The Motor Vehicles (Amendment) Bill, 2019

DATE: 17th July 2019

Highlights:

- The central government will develop a scheme for cashless treatment of road accident victims during the golden hour. The government may also make a scheme for providing interim relief to claimants seeking compensation under third party insurance.
- The Bill requires the central government to constitute a Motor Vehicle Accident Fund, to provide compulsory insurance cover to all road users in India.
- The fund will be utilised for: (i) treatment of persons injured in road accidents as per the golden hour scheme, (ii) compensation to representatives of a person who died in a hit and run accident, (iii) compensation to a person grievously hurt in a hit and run accident, and (iv) compensation to any other persons as prescribed by the central government.

Right to Information (Amendment) Bill, 2019

DATE: 20th July 2019

Key Points:

- The RTI (Amendment) Bill, 2019 proposes an amendment in the Right to Information Act, 2005 to empower the central government with the right to determine the term, salaries and other terms and conditions of service of the chief information commissioners and information commissioners and the State Chief Information Commissioner and the State Information Commissioners.
- Hence, the bill will provide the central government with the right to employ, decide the term, allowance and conditions of service of the information officers.

Protection of Human Rights (Amendments) Bill, 2019

DATE: 20th July 2019

Key Features:

- The bill aims to accelerate the process of appointment of chairperson and members of the National Human Rights Commission (NHRC).

- The Bill amends the Protection of Human Rights Act, 1993. The Act provides for a National Human Rights Commission (NHRC), State Human Rights Commissions (SHRC), as well as Human Rights Courts.
- Under the Act, the chairperson of the NHRC is a person who has been a Chief Justice of the Supreme Court. The Bill amends this to provide that a person who has been Chief Justice of the Supreme Court, or a Judge of the Supreme Court will be the chairperson of the NHRC.
- The Act provides for two persons having knowledge of human rights to be appointed as members of the NHRC. The Bill amends this to allow three members to be appointed, of which at least one will be a woman.

Muslim Women (Protection of Rights on Marriage) Bill, 2019

DATE: 30th July, 2019

Key Points:

- The Muslim Women (Protection of Rights on Marriage) Bill, 2019 was passed in the Rajya Sabha; earlier last week it was passed by Lok Sabha, it now awaits President's nod to become a law.
- This Triple Talaq Bill aims at protection of the rights of the Muslim women and makes the practice of instant divorce by Muslim men a criminal offence.
- The Contentious Bill makes declaration of talaq a cognizable offence, attracting up to three years' imprisonment with a fine. The offence will be cognizable only if information relating to the offence is given by: (a) the married woman (against whom talaq has been declared), or (b) any person related to her by blood or marriage.
- The Bill provides that the Magistrate may grant bail to the accused. The bail may be granted only after hearing the woman (against whom talaq has been pronounced), and if the Magistrate is satisfied that there are reasonable grounds for granting bail.
- The Upper house had earlier rejected an opposition sponsored motion to send the bill to a Rajya Sabha Select Committee with 100 votes against it as compared to 84 in favour.

Unlawful Activities (Prevention) Amendment Bill, 2019

DATE: 3rd August 2019

Key Points:

- Under the Act, the central government may designate an organisation as a terrorist organisation if it: (i) commits or participates in acts of terrorism, (ii) prepares for terrorism, (iii) promotes terrorism, or (iv) is otherwise involved in terrorism. The Bill additionally empowers the government to designate individuals as terrorists on the same grounds.
- Under the Act, investigation of cases may be conducted by officers of the rank of Deputy Superintendent or Assistant Commissioner of Police or above. The Bill additionally empowers the officers of the National Investigation Agency (NIA), of the rank of Inspector or above, to investigate cases.
- If the investigation is conducted by an officer of the NIA, the approval of the Director-General of NIA would be required for seizure of properties that may be connected with terrorism.

Jallianwala Bagh National Memorial (Amendment) Bill, 2019

DATE: 3rd August 2019

Key Points:

- Jallianwala Bagh National Memorial Act, 1951 provided for the erection of a National Memorial in memory of those killed or wounded on April 13, 1919, in Jallianwala Bagh, Amritsar.
- The 1951 Act also provided for a Trust to manage the National Memorial.
- The 2019 amendment bill removes the President of the Indian National Congress as a Trustee.
- It clarifies that when there is no Leader of Opposition in Lok Sabha, the leader of the single largest opposition party in the Lok Sabha will be the Trustee.

Bills against 'honour killing' passed

DATE: 6th August 2019

Highlights:

- The Bill mandates death penalty for 'honour killing' in the state.
- The provides for punishment of death penalty or life imprisonment till natural death for killing a couple or either of them in the name of honour and with fine which may extend to ₹5 lakh.
- If the couple or either of them is grievously hurt, the punishment will be from 10 years rigorous imprisonment to imprisonment for life and with fine of maximum ₹ 3 lakh, whereas the punishment will be three to five years imprisonment with fine which may extend to ₹ 2 lakh in case of simple injuries.

Rajasthan passes Anti-lynching Bill, 2019

DATE: 6th August 2019

Rajasthan became the second state after Madhya Pradesh to make a law against mob lynching.

Highlights:

- "Lynching- an act or series of acts of violence or those of aiding, abetting or attempting an act of violence, whether spontaneous or preplanned, by a mob on the grounds of religion, race, caste, sex, place of birth, language, dietary practices, sexual orientation, political affiliation or ethnicity".
- For the offence of an assault by mob, leading to the victim suffering grievous hurts, the Bill provides for jail terms up to 10 years and a fine of ₹ 25,000 to ₹ 3 lakh.
- In cases of the victims suffering simple injuries, the Bill proposes imprisonment up to seven years and a fine up to ₹ 1 lakh.
- For hatching a conspiracy of lynching or aiding, abetting or attempting such an offence, the Bill seeks to punish the offenders in the same manner as if he actually committed the offence of lynching.

The Transgender Persons (Protection of Rights) Bill 2019

DATE: 6th August 2019

Highlights:

- The Bill aims to stop discrimination against a transgender person in various sectors such as education, employment, and healthcare. It also directs the central and state governments to provide welfare schemes for them.

- The Bill states that a person will be recognised as transgender on the basis of a certificate of identity issued through the district screening committee. This certificate will be a proof of identity as transgender and confer rights under this Bill.
- It requires transgender persons to go through a district magistrate and "district screening committee" to get certified as a trans person.

West Bengal passed the Prevention of Lynching Bill 2019

DATE: 1st September, 2019

Key Points:

- The bill, passed by a voice vote, in the aftermath of a string of incidents of people getting beaten to death over rumours of cattle smuggling and child theft, carries punishment of a jail term for three years to life imprisonment in cases of assault leading to injury, besides a fine ranging from ₹ 1 lakh to ₹ 3 lakh.
- In the event of the victim's death, the perpetrators can be punished with death sentence or rigorous life imprisonment, and a fine up to ₹ 5 lakh.
- The bill says if anyone is found guilty of publishing, communicating and disseminating any offensive material, either physically or electronically, leading to such incidents, shall be liable to imprisonment up to one year and fine up to ₹ 50,000.
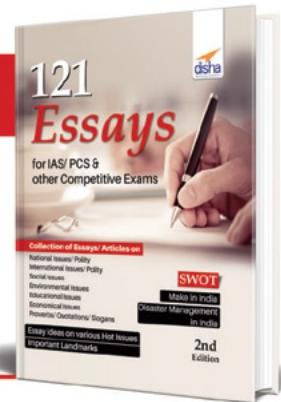
NRC Issue and its impacts on India's ties with its neighbours

With the purpose of identifying the Indian citizens in the state of Assam, a register containing all the names of genuine Indian citizens was prepared in 1951, which is called the National Register of Citizens (NRC). The NRC is a list of people who have legally earned the confirmation of being Indian citizens with the supporting evidence that they came to India before 24 March 1971. This day is marked as a landmark because before this day, India's neighbouring country Bangladesh was declared independent from Pakistan. NRC became a tool to control unabated migration from Bangladesh.

It will form the basis for detecting illegal migrants and people included in this list will be provided protection against harassment and also enjoy all constitutional rights and safeguards and will also be benefitted by government schemes. The updating process has been initiated in the year 2013 under strict monitoring and supervision of the Supreme Court of India and it ended on 31 August 2015. Through 68.31 lakh applications, around 3.29 crore people were included in the verification process.

For registration in the NRC, the eligibility entails such persons whose names appear in the list of 1951 and have their names appear in any of the electoral rolls up to March 24, 1971. Descendants of such persons also fall in the list. Other than these, such persons who came from another region on or after January 1, 1966 but before March 25, 1971 and got them registered with the Foreigners Registration Regional Officer and were declared as Indian citizens by the Foreigner Tribunal also are held eligible.

Updating of the data of the legal citizens began in the 1980s in Assam due to the feeling of alienation amongst the natives in the state. So, the All Assam Students' Union (AASU) and Assam Gana Parishad submitted a memorandum seeking the demand of updating the list and also to preserve the indigenous culture of Assam from illegal immigrants from Bangladesh. Those citizens of Assam who prove their residency in the state on or before March 21, 1971 will be counted in the updated list.

Impact on India's ties with neighbours

As per the latest list published in August this year, around 2 million people have been excluded from the list and they are posed to the threat of statelessness. It is still not clear where will such huge number of immigrants be given shelter. The irregular flow from Assam to Bangladesh can lead to additional distress and there is probability of Bangladesh perceiving it negatively.

The present ties between India and Bangladesh are tilted towards shared interests and growth. However, with NRC issue raising a speculated uncertainty regarding the settlement of the non-citizens, Bangladesh cannot be given any benefit of doubt to point fingers towards India. India already is putting forward its clever steps while talking about river water sharing, border infiltration, trade, technology and other economical ties with Bangladesh. Amidst all such healthy talks and positive bonding, any casual handling of the NRC issue and non-citizens may trigger Bangladesh's anguish against India. Thus, the current situation demands for making a wise diplomatic concession that does not hurt the sentiments of India's neighbourhood, nor does it invite unwanted attention from the international arena.

Domestic and international implications

The voice of creation of a separate NRC list is being raised in Nagaland as well and soon the turmoil may spread to other states. This might leave many more stateless and add to the millions who have been excluded currently in Assam. As the biggest problem points towards the battle that these excluded people will have to fight in the foreigners' tribunals; a series of litigations follow as another botheration for them. Most of those excluded are poor, daily wage earners, with little or no literacy and legal knowledge. This makes their problem worse and condition even more deteriorating.

While majority of those who did not make it to the list still have their family members in the list, concerns are raised regarding the procedural transparency as well. The whole process of updating the list and filtering of the migrants is itself a lengthy, time-taking one; involving people from government jobs doing their roles and no additional officials are hired for the same. This hinders the day-to-day functioning of the concerned government

offices and thus creates more room for disorder and mismanagement.

Uncertainty looms large over the already stateless people and additional calls for updating the NRC list in other states may create a huge mess for the country as a whole. International bodies and human rights commissions may raise their concerns and India can be seen in a bad light over the pretext of human rights.

While the basic dignity of the weak, voiceless and vulnerable is at stake, the exploitation of the situation by some vested groups might open up a new dimension in the regional identity politics. India and Bangladesh do not have a deportation treaty and so it will never accept the deported persons without checking their integrity with their records. The present government has given a boost to the Act East policy of India and so there is a need for political stability in the north east as the region is crucial for investments and engaging trade and commerce.

Another issue is that most of the tribal population in the state register themselves with tribal identity and not as Assamese. The campaign to update the NRC has upset everyone and the challenges of being faced by legal recourse post exclusion, will face objections and highlighting by the international community. The NRC process has also provided the political fuel to push the demand for The Citizenship Amendment Bill, which seeks for allowing minority Hindus, Christians, Parsis, Jains and Buddhists except Muslims from Afghanistan, Bangladesh and Pakistan. This can have dangerous consequences as it fundamentally remakes citizenship in India.

Tens of thousands of Bengali Muslims have been hit the worst. Bangladesh has already accepted 10 lakh Rohingyas as a humanitarian gesture and accepting anyone from Assam would be seen as a surrender to India. China may play foul in distorting relations between India and its neighbours and thus it is required that the matter which started as an internal call, should stay internal and a sovereign matter of India.

The problem requires an analytical and not compromising solution. It asks for resolution of the situation through diplomatic assessment rather than treating it as an opportunity to play vote politics by regional and national parties. Government of India must take a collaborative approach of private-public bodies to disseminate the requisite machinery to the state and those rendered stateless. Human rights must be ensured as the foremost right and rest shall follow suit. The focus of the governing bodies should be on maintaining the transparency of the system and the updating process, so that not a single innocent person is debarred from his or her genuine right of citizenship. Enhancing the systematic functioning of the procedural norms and supporting the people get their authenticated documents requisite for the same, would help both sides. India should be prepared diplomatically, economically, socially and geographically to sustain the immigrants in case of no final solution to those who are rendered stateless and homeless.

India's rising NPAs, loopholes in banking system & measures to curb them.

Who can forget the great financial crisis of 2008, which pushed the world into an economic slowdown? But the Indian economy remained largely unscathed, and the reason behind this was the robustness of the baking sector in India. At that time, both the Indian economy and the Indian banking sector were regarded as a shining beacon during global turmoil. Now, fast-forward 10 years, and the situation of Indian banking system is utterly disappointing. The banking sector in India is plagued by issues like corruption, rising NPAs, lack of supervision, poor accounting practices, and capital inadequacy which have resulted in lowering of the popular sentiments.

Numerous banking frauds and scams have been unearthed in the last few years by the investigation agencies, highlighting the rot at the core of the Indian banking system. Instances like Kingfisher Airlines fraud, Nirav Modi-PNB fraud, PMC Bank fraud are just a tip of the iceberg; the problem runs much deeper. As a matter of fact, in the year 2009, India had the lowest NPA ratio amongst the G-20 economies @ 2.280. But as of 2018, it has amongst the highest NPA ratio amongst the elite G-20 group @ 11.180.

Why such a surge in the NPAs?

Well, it would be a folly to think that the sudden surge in the NPAs is a recent phenomenon. The problems run deeper and dates to well before 2009. The investigation has proven that the lowest NPA ratio in 2009 was due to a toxic combination of poor accounting practices and regulatory laxity. As a result, banks managed to understate their NPAs and hid the true extent of the problem.

Another reason attributed behind this development is that after much prodding from the Reserve Bank of India, the banks finally relented and recognised these bad assets which were otherwise being hidden in the annual reports. When the banks started reporting the true extent of the NPAs, the ratio just skyrocketed from an all-time low of 2.250 in 2011 to 11.180 in 2018.

While NPAs are a common problem plaguing the global banking networks, but the situation looks grim in the Indian context due to the problem of capital inadequacy with Indian banks. Having a healthy capital adequacy ratio is essential for any bank as it signifies its ability to withstand contingent financial losses on account of risky assets. But despite having a conservative loan to deposit ratio, Indian banks fare poorly on this front.

Moreover, the saga of NPAs does not seem to have reached its conclusion yet. New revelations are being made regularly which indicate that all of the NPAs have not yet been accounted for. For instance, in its reports filed in 2018, SBI reported unexpected losses of 2,416 crores due to surge in bad loans. Though the bank says that the worse is over, but it has been saying this since 2010, so one can not be sure if the saga is finally over or there are still some portions left to be unravelled.

Causes of rising NPAs in India

There are various loopholes in the Indian banking system that has given rise to the problem of NPAs, such as: -

Defective lending process:

The lending process of every commercial bank should be based on three principles, safety, profitability, and liquidity. But due to vested interests as well as corruption, more often than not decision-makers at banks tend to ignore these principles. Moreover, lack of transparency in the lending process also makes it difficult to appropriate the responsibility of decision-makers in case of defaults.

High leverage:

When the Indian economy was on an upward trajectory in the mid-2000s, banks offered loans to corporations based only on the recent performance, rather than assessing the historical financial data. As a result, corporations grew highly leveraged. All money for the expansion of business operations was being sourced through banks instead of promoter's equity. When the global financial crisis manifested in 2008, the corporations started facing difficulty in making the repayments. As a result, both the banking sector and corporate sector of the economy came under tremendous stress.

Evergreening:

In order to hide the problem of NPAs, banks started offering loans to corporations to allow them to repay their interest liabilities for previous loans. This trend further worsened the problem and was equivalent to "brushing it under the carpet." When the problem of NPAs was finally recognized, the situation had gone from bad to worse.

Frauds:

The fact which makes the problem of NPAs even worse is that the bank employees were colluding with the borrowers. Rules were flouted, information was suppressed, and procedures were ignored to offer loans to select corporates. For instance, in the case of the recent PMC Bank fraud, more than 70% of the bank's loans were provided to a single entity, which is a gross violation of RBIs guidelines.

Wilful defaulters:

Due to lax recovery efforts and prolonged legal process, even those borrowers who are in a position to repay their loans are refraining from making the payments.

Lack of monitoring:

Banks do not undertake regular visits to the premises of the borrowers to monitor the progress of the work as well as to press for the recovery of the dues. Most of the times, bank officials are obliged by way of gifts by the borrowers, and they, as a result, do not put pressure for recovery of the dues.

How to reduce the NPAs?

The government and RBI have taken several steps to stem this rot, and they have started showing results as well. These measures can be classified as: -

Regulatory measures:

Policy level decisions like the introduction of the Insolvency and Bankruptcy Code 2016 provide for a 180-day recovery process for NPAs. As of March 2018, 701 cases have been registered under the Insolvency and Bankruptcy Code, and more than 170 cases have already been resolved.

Remedial Measures:

RBI has been recommending remedial measures for banks in the form of guidelines to help with the restructuring of NPAs. Strategic debt restructuring and joint lenders forum are the key initiatives under the remedial measures which have been offering good results.

Apart from these measures taken by the Government and the RBI, certain changes must also be incorporated by the banks on a personal level to stem this rot. Here are some steps that the banks can take to curb the menace of bad loans: -

One time settlement:

Banks need to offer an opportunity to defaulters to settle their outstanding dues through a one-time settlement. Herein, the borrower needs to pay a lump-sum amount in lieu of the outstanding dues. Usually, the banks let go of the accumulated interest and penal charges and settle the account against repayment of outstanding principal.

Transparency:

Banks need to incorporate strict and transparent eligibility criteria to screen the applications of loans. If any borrowers have defaulted in repayments or are facing trouble in making the payments, their applications must be carefully scrutinized.

Automation:

The loan approval process must be automated with the help of tools like artificial intelligence. By removing human involvement from the loan disbursal process, the prejudices can be effectively negated.

Dedicated recovery department:

Banks need to have dedicated recovery departments to follow-up with the defaulting customers and make regular visits to recover the outstanding amounts.

With the potential to wreak havoc on the country's economy, NPAs must be dealt with on a priority basis. There is a need for the banks to wake up to this problem, accept it and then take concrete measures to stop it from spreading.

MOST IMPORTANT UPCOMING EVENTS OF 2020

Union Budget (February 1): Govt may opt for sectoral reforms over income tax cut in upcoming budget. Many economists say the government is currently in a tight spot with regards to revenue generation, according to the report.

Highlights: Union Budget 2020-21 unlikely to cut personal income tax
Budget to focus on sectoral reforms, according to economists
Government has little fiscal space to go for personal income tax cut

1. **Brexit (January 31):** Prime Minister Boris Johnson will keep his promise of taking Britain out of the EU by January 31.

2. **46th G7 summit (June 10 - June 12):** The 46th G7 summit will be held from June 10 to June 12, 2020 in Camp David, US. In March 2014, the G7 declared that a meaningful discussion was currently not possible with Russia in the context of the G8.

3. **Summer Olympics (Jul 24-Aug 9):** Tokyo 2020 is scheduled to take place from 24 July to 9 August 2020 in Tokyo, Japan, with preliminary events in some sports beginning on 22 July.

4. **BRICS & SCO Summits in Russia (TBD 2020):** Russia will host the 12th edition of summit of BRICS group (Brazil, Russia, India, China and South Africa) and the Shanghai Cooperation Organisation (SCO) in 2020, according to official Kremlin reports.

5. **75th Session of the UN General Assembly** (September 15) The 75th session of the UN General Assembly (UNGA 75) will open on Tuesday, 15 September 2020. The first day of the high-level General Debate will be Tuesday, 22 September 2020.

6. **2020 G20 Riyadh summit (November 21–22):** The 2020 G20 Riyadh summit will be the fifteenth meeting of Group of Twenty (G20). It will be held on 21–22 November 2020 in the capital city of Riyadh.

7. **2020 UN Climate Change Conference (UNFCCC COP 26) (November 9-19):** The 26th session of the Conference of the Parties (COP 26) to the UNFCCC is expected to take place from 9-19 November 2020, in Glasgow, UK.